#### UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF OHIO WESTERN DIVISION – CINCINNATI

In re: : Case No 17-12377

James M. Lister

Amy F. Lister : Chapter 13

:

Debtor(s) : Judge Buchanan

:

NOTICE OF FILING REAL ESTATE

APPRAISAL – 10038 St. Rt. 775, Scottstown,

OHIO 45678

Now comes the Debtor(s), by and through counsel, and hereby gives notice of the filing of the valuation of real estate located 10038 St. Rt. 775, Scottstown, Ohio 45678. Schedule A reflected the value of Debtor's interest in the property as \$122,000.00. The listed value of the property is \$122,000.00.

.

Respectfully submitted,

/s/ Nicholas A. Zingarelli (OH-0079110) Nicholas A. Zingarelli (OH-0079110) ZINGARELLI AND LAWRENCE, LLC

810 Sycamore Street – 3<sup>rd</sup> Floor

Cincinnati, OH 45202 Ph: (513) 338-1910 Fx: (513) 338-1920

nick@zingarelliandlawrence.com

#### **CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a true and accurate copy of the foregoing has been duly served upon the parties as listed below, in accordance with applicable Bankruptcy and Local Rules of Procedure by U.S. mail or electronic service, if so permitted as to such party, June 30, 2017.

/s/ Nicholas A. Zingarelli (OH-0079110)
Nicholas A. Zingarelli (OH-0079110)

Margaret A. Burks, Chapter 13 Trustee (via ECF)

U.S. Trustee (via ECF)

FROM:

Hunters Appraisal Service 8648 Old Kellogg Rd Cincinnati, OH 45255-4651

Telephone Number: (513) 262-1472 Fax Number:

T0:

James \$ Amy Lister 10038 State Rout 775 Scottown, Ohio 45678

Telephone Number: 304-840-8668 Fax Number:
Alternate Number: E-Mail:

### INVOICE

INVOICE NUMBER
20170419
DATE
4-25-2017

REFERENCE

Internal Order #: 20170419

Lender Case #: Client File #:

Main File # on form: 20170419

Other File # on form:
Federal Tax ID:
Employer ID:

#### **DESCRIPTION**

Lender: N/A Client: Zingarelli Law

Purchaser/Borrower: N/A

Property Address: 10038 State Route 775

City: Scottown

County: Lawrence State: OH Zip: 45678

Legal Description: 0.56 Windsor Township 10038 State Route 775

FEES AMOUNT

Appraisal of 10038 State Route 775 500.00

SUBTOTAL 500.00

**PAYMENTS AMOUNT** Date: 4-25-2017 Check #: Description: 500.00 Check #: Date: Description: Check #: Description: **SUBTOTAL** 500.00 **TOTAL DUE** \$ Paid in Full 0.00

Please Return This Portion With Your Payment

FROM:

James \$ Amy Lister 10038 State Rout 775 Scottown, Ohio 45678

Telephone Number: 304-840-8668 Fax Number:
Alternate Number: E-Mail:

T0:

Hunters Appraisal Service 8648 Old Kellogg Rd Cincinnati, OH 45255-4651 **AMOUNT DUE:** \$ 0.00

AMOUNT ENCLOSED: \$ \_

20170419

DATE

4-25-2017

REFERENCE

Internal Order #: 20170419

Lender Case #: Client File #:

Main File # on form: 20170419

Other File # on form:
Federal Tax ID:
Employer ID:

Case 1:17-bk-12377 Doc 9 Filed 06/30/17/ice (கிரும் 06/30/17 09:31:37 Desc Main Document Page 3 of 15

Uniform Residential Appraisal Report

File # 20170419

	, 11				curate, and adequate					1 1 7
<b>Property Address</b>	10038 State Route 7	75			City Scottown		Stat	te OH	Zip Code 4567	78
Borrower N/A			Owner of	Public Record	James & Amy	Lister	Cou	inty Lawre	ence	
Legal Description	0.56 Windsor Towns	hip 10038	State Route 77	5						
Assessor's Parcel	# 32-018-1500.000	& 32-018-1	301.000		Tax Year 2017		R.E.	. Taxes \$ 1	1,507	
Neighborhood Nai	me Windsor Township	)			Map Reference 2	26580	Cen	sus Tract C	0505.00	
Occupant 🔀 O	wner 🗌 Tenant 🔲 Vac	ant	Special A	ssessments \$	None	☐ PU	JD HOA\$		per year	per month
Property Rights A	ppraised 🔀 Fee Simple	Leaseho	old Other (d	escribe)						
Assignment Type	Purchase Transaction	Refin	ance Transaction	X Other (de	escribe) Fair Mark	ket Value				
Lender/Client	Zingarelli Law		Addre	ss 810 Sy	camore St. 3rd Fl	loor Cincinnat	i, Ohio 5420	2		
	perty currently offered for sale	or has it been o	offered for sale in th						Yes 🔀 No	
	e(s) used, offering price(s), and		County Aug		•					
				· · ·						
I did c	did not analyze the contract for	sale for the su	bject purchase trans	saction. Explain	the results of the analy	ysis of the contract	t for sale or why	the analysis	was not	
performed. N/	<u>=</u>		.,			,	,	, , , , ,		
Contract Price \$	Date of Cor	tract N/A	Is the p	roperty seller th	e owner of public reco	rd? Yes	No Data	Source(s)		
	cial assistance (loan charges, s								Yes	No
	otal dollar amount and describ			,	, μ,,	, , ,				
11 100, 100011 110 1	otal dollar amount and doomb	, the items to i	oo para.							
Note: Bace and t	he racial composition of the	neighborhoo	d are not annraisa	I factors						
	ighborhood Characteristics	neignbornoo	a are not appraisa		Housing Trends		One Unit L	Jouoina	Present Land	d Haa 0/
	<u> </u>	Dl	Duran ent a Malana			Dealleine	One-Unit H			
		Rural	Property Values	Increasing	Stable	Declining	PRICE	AGE	One-Unit	20 %
	ver 75% 🔀 25-75%	Under 25%	Demand/Supply	Shortage	In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	%
	pid 🔀 Stable	Slow	Marketing Time	Under 3 mt	hs 🔀 3-6 mths	Over 6 mths	5 Low	/ 1	Multi-Family	%
Neighborhood Boo	undaries Neighborhoo	od boundar	ies are defined	as State Ro	oute 35 to the nor	rth, The	400 High	150	Commercial	5 %
Ohio River to	the east and south and						100 Pred	l. 50	Other	75 %
Neighborhood Des	scription The subject	is located i	n a rural area ji	ust north of	Proctorville, Ohio	within Winds	or Township	. This ma	rket is improv	red
with average	quality homes together									
	tility and appeal. School									
	(including support for the abo				et conditions with					t this
	nce between supply an									
	nd is consistent despite							available	at market rat	.c and
	sty Rectangular	the curren		1.76 Acres		pe Mostly Red		View C:	milar Homes	
							ciangular	AIGM 21	milai nomes	
Specific Zoning Cl		aanfarmina (C			Single Family Res					
Zoning Complianc		- ,	randfathered Use)				7 V 🗆 N	16.81	.,	
Is the highest and	best use of subject property a	s improved (or	as proposed per pla	ans and specific	ations) the present use	e? 🗶	Yes 🗌 No	If No, des	cribe	
	blic Other (describe)		Put		escribe)		ovements - Type	9		Private
Electricity			Water 🔀		,	Street Asp	halt	9	Public	Private
Electricity Gas		Ç	Water Sanitary Sewer	\	eptic/Typ.	Street Asp Alley Non	halt		X	Private
Electricity Gas FEMA Special Floor	Propane od Hazard Area Yes	No FE	Nater Sanitary Sewer MA Flood Zone X		eptic/Typ. FEMA Map # 390	Street Asp	halt	FEMA Map	X	
Electricity  Gas  FEMA Special Floor  Are the utilities an	Propane Dd Hazard Area Yes d off-site improvements typica	No FE for the market	Nater Sanitary Sewer MA Flood Zone X t area?	Yes N	eptic/Typ. FEMA Map # 390 o If No, describe	Street Asp Alley Non 087C0285E	halt ie	FEMA Map	Date 4/2/201	
Electricity  Gas  FEMA Special Floor  Are the utilities an	Propane od Hazard Area Yes	No FE for the market	Nater Sanitary Sewer MA Flood Zone X t area?	Yes N	eptic/Typ. FEMA Map # 390 o If No, describe	Street Asp Alley Non 087C0285E	halt	<b>FEMA Мар</b>	X	
Electricity  Gas  FEMA Special Floor  Are the utilities an  Are there any advo	Propane Dd Hazard Area Yes d off-site improvements typica	No FE for the market factors (easen	Nater Sanitary Sewer MA Flood Zone X t area?	Yes Nts, environment	eptic/Typ. FEMA Map # 390 lo If No, describe al conditions, land uses	Street Asp Alley Non 087C0285E s, etc.)?	halt le Yes	FEMA Map	Date 4/2/201  If Yes, describe	5
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any advo No adverse s	Propane Dd Hazard Area Yes d off-site improvements typica erse site conditions or external	No FE for the market factors (easem	Nater Sanitary Sewer MA Flood Zone x t area? Thents, encroachmen sements or ext	Yes Note, environment	eptic/Typ. FEMA Map # 390 lo If No, describe al conditions, land uses	Street Asp Alley Non 087C0285E s, etc.)?	halt le Yes	FEMA Map	Date 4/2/201  If Yes, describe	5
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any advo No adverse s	Propane Def Hazard Area Yes Def off-site improvements typical Deferse site conditions or external Definition of the conditions, encroact	No FE for the market factors (easem	Nater Sanitary Sewer MA Flood Zone x t area? Thents, encroachmen sements or ext	Yes Note, environment	eptic/Typ. FEMA Map # 390 lo If No, describe al conditions, land uses	Street Asp Alley Non 087C0285E s, etc.)?	halt le Yes	FEMA Map	Date 4/2/201  If Yes, describe	5
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any advented the street of the st	Propane Def Hazard Area Yes Def off-site improvements typical Deferse site conditions or external Definition of the conditions, encroact	No FE for the market factors (easem	Nater Sanitary Sewer MA Flood Zone x t area? Thents, encroachmen sements or ext	Yes Note, environment	eptic/Typ. FEMA Map # 390 lo If No, describe al conditions, land uses	Street Asp Alley Non 087C0285E s, etc.)? ved at the time	halt ie Yes of inspectio	FEMA Map	Date 4/2/201  If Yes, describe systems area	5
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any adv No adverse s typical for this	Propane  In Propan	No FE for the market factors (easem	Nater Sanitary Sewer MA Flood Zone X tarea? Interest, encroachmen sements or extracted by the sements or variable foundation	Yes Notes, environment ernal conditue.	eptic/Typ. FEMA Map # 390 In If No, describe al conditions, land uses	Street Asp Alley Non 087C0285E s, etc.)? ved at the time	halt ne Yes of inspectio	FEMA Map  Mo  No  n. Septic	Date 4/2/201  If Yes, describe systems area materials,	5 /condition
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any advented the street of the st	Propane Dd Hazard Area Yes Dd Gff-site improvements typica Description Yes Dd Hazard Area Yes Dd Hazard Area Yes Dd Hazard Area Yes Description	No FE for the market factors (easen ments, easeffect to mar	Nater Sanitary Sewer MA Flood Zone X tarea? Interest, encroachmen sements or extractability or va	Yes Notes, environment ernal conditue.	eptic/Typ. FEMA Map # 390 o If No, describe al conditions, land uses ions were observ	Street Asp Alley Non 087C0285E  s, etc.)? red at the time  materia Concrete B	Yes of inspectio	FEMA Map  No n. Septic	Date 4/2/201  If Yes, describe systems area materials, HardWood/	5 /condition
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any adve No adverse s typical for this  Gen Units One  # of Stories	Propane od Hazard Area Yes d off-site improvements typica erse site conditions or external ite conditions, encroact s market. No adverse e eral Description One with Accessory Unit	No FE for the market factors (easem ments, easem fect to mar	Nater Sanitary Sewer MA Flood Zone X tarea? Interest, encroachmen sements or extracted billity or various Crawment Partial	Yes Nats, environment ernal conditions.  I Space al Basement	eptic/Typ. FEMA Map # 390 lo If No, describe al conditions, land uses ions were observ  Exterior Description Foundation Walls Exterior Walls	Street Asp Alley Non 087C0285E  s, etc.)?  red at the time  Concrete B Frame/Avg	halt le  Yes of inspectio	FEMA Map  No n. Septic  nterior loors  Valls	Date 4/2/201  If Yes, describe systems area materials, HardWood/Drywall/Avg	5 /condition Carp/Av.
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any advence s typical for this  Gen Units One # of Stories Type Det.	Propane  In the different of the conditions of external ite conditions, encroacing a market. No adverse external ite conditions of external ite conditions, encroacing market. No adverse external ite conditions, encroacing market. No adverse external ite conditions, encroacing market. No adverse external items of the conditions of the	No FE for the market factors (easemments, easemments,	Nater Sanitary Sewer MA Flood Zone X tarea? Pents, encroachmen sements or extracted bility or variable Crawment Particles	Yes Nats, environment ernal conditions.  I Space all Basement Crawl sq.ft.	eptic/Typ. FEMA Map # 390 Io If No, describe al conditions, land uses ions were observ  Exterior Description Foundation Walls Exterior Walls Roof Surface	Street Asp Alley Non 087C0285E  s, etc.)?  yed at the time  Concrete B Frame/Avg Fiberglass/	yes of inspectio	FEMA Map  No n. Septic  nterior loors /alls rim/Finish	Date 4/2/201  If Yes, describe systems area  materials, HardWood/ Drywall/Avg Stained Wo	/condition Carp/Av. J. od/Ave.
FEMA Special Floor Are the utilities an Are there any adverse s typical for this  Gen Units One # of Stories  Type Det. Existing	Propane  od Hazard Area Yes  d off-site improvements typica erse site conditions or external ite conditions, encroacl is market. No adverse e  eral Description  One with Accessory Unit  One  Att. S-Det./End Unit  Proposed Under Const.	No FE for the market factors (easemments, easement to market fect fect fect fect fect fect fect fe	Nater Sanitary Sewer MA Flood Zone X tarea? Interest area? Interest area? Interest area interest.	Yes Nts, environment ernal conditue.  I Space al Basement Crawl sq.ft. N/A %	eptic/Typ. FEMA Map # 390 In No, describe In conditions, land uses In the second was a condition of the second was a condition of the second was a condition w	Street Asp Alley Non 087C0285E s, etc.)? ved at the time Concrete B Frame/Avg Fiberglass/s S Aluminum//	Yes of inspectio	FEMA Map  No  n. Septic  nterior  loors  valls  rim/Finish  ath Floor	Date 4/2/201  If Yes, describe systems area materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Av	/condition Carp/Av. J. pod/Ave.
Flectricity  Gas  FEMA Special Floo Are the utilities an Are there any adv. No adverse s typical for this  Gen Units M One # of Stories Type Det. Design (Style)	Propane  od Hazard Area Yes  d off-site improvements typica erse site conditions or external ite conditions, encroacl is market. No adverse e  eral Description  One with Accessory Unit  One  Att. S-Det./End Unit  Proposed Under Const.  Ranch/Frame	No FE for the market factors (easen ments, easeffect to market fect fect for market fect fect fect fect fect fect fect fe	Nater Sanitary Sewer MA Flood Zone X tarea? Interest area? Interest area area? Interest area area area area area area area are	Yes Nats, environment ernal conditions.  I Space all Basement Crawl sq.ft.	eptic/Typ. FEMA Map # 390 In No, describe al conditions, land uses ions were observed by the second	Street Asp Alley Non 087C0285E  s, etc.)? yed at the time Concrete B Frame/Avg Fiberglass// S Aluminum// Double Hur	halt le  Yes of inspectio  Is/condition I clock/Avg. F Avg. T Avg. B ng/Avg. B	FEMA Map  No  n. Septic  Interior  Illoors  Valls  rim/Finish ath Floor ath Wainscoi	Date 4/2/201  If Yes, describe systems area  materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Avt t Ceramic/Av	/condition Carp/Av. J. pod/Ave.
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any adv. No adverse s typical for this  Gen Units M One # of Stories Type M Det. Design (Style) Year Built	Propane  od Hazard Area Yes  d off-site improvements typica erse site conditions or external ite conditions, encroacl is market. No adverse e  eral Description  One  Att. S-Det./End Unit  Proposed Under Const.  Ranch/Frame  1966	for the market factors (easen ments, easeffect to market fect fect for market fect fect fect fect fect fect fect fe	Nater Sanitary Sewer MA Flood Zone X tarea? Interest area? Interest area Interes	Yes Nts, environment ernal conditue.  I Space al Basement Crawl sq.ft. N/A % ump Pump	eptic/Typ. FEMA Map # 390 lo If No, describe al conditions, land uses ions were observ  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated	Street Asp Alley Non 087C0285E  s, etc.)? yed at the time  Concrete B Frame/Avg Fiberglass// S Aluminum// Double Hur Yes/Yes	halt lie  Yes of inspectio  Is/condition II llock/Avg. Fl. Avg. T Avg. B ng/Avg. B	FEMA Map  No  n. Septic  Interior  Illoors  Valls  rim/Finish ath Floor ath Wainscoil ar Storage	Date 4/2/201  If Yes, describe systems area  materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Avt t Ceramic/Av	/condition Carp/Av. J. cod/Ave. g.
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any advi No adverse s typical for this  Gen Units M One # of Stories Type M Det. Existing Design (Style) Year Built Effective Age (Yrs	Propane od Hazard Area Yes d off-site improvements typica erse site conditions or external ite conditions, encroact is market. No adverse e eral Description One with Accessory Unit One Att. S-Det./End Unit Proposed Under Const. Ranch/Frame 1966 25	No FE for the market factors (easen ments, easeffect to market fect fect fect fect fect fect fect fe	Nater Sanitary Sewer MA Flood Zone X tarea? Thents, encroachmen Sements or extracted billity or va  Foundation Slab Craw ment Particle Ba ish Entry/Exit Infestation S Settlement	Yes Nts, environment ernal conditue.  I Space al Basement Crawl sq.ft. N/A % ump Pump	eptic/Typ. FEMA Map # 390 lo If No, describe al conditions, land uses ions were observ  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens	Street Asp Alley Non 087C0285E  s, etc.)?  yed at the time  Concrete B Frame/Avg Fiberglass// S Aluminum// Double Hur Yes/Yes Yes/Average	halt lie  Yes la of inspectio  Is/condition II  llock/Avg. Fl.  Avg. T  Avg. B  ng/Avg. B  C  ge	FEMA Map  No  N. Septic  Interior  Iloors  Valls  rim/Finish ath Floor ath Wainscoil ar Storage  Driveway	Date 4/2/201  If Yes, describe systems area  materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Avt Ceramic/Av None # of Cars	/condition Carp/Av. J. cod/Ave. g. g.
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any adv No adverse s typical for this  Gen Units M One # of Stories Type M Det. Existing Design (Style) Year Built Effective Age (Yrs Attic	Propane  od Hazard Area  Yes  d off-site improvements typica erse site conditions or external ite conditions, encroact is market. No adverse e  eral Description  One with Accessory Unit  One  Att. S-Det./End Unit  Proposed Under Const.  Ranch/Frame 1966 ) 25  None	No FE for the market factors (easemments, easements, easement Are Basement Are Basement Fin Outside E Evidence of Dampnes Heating	Nater Sanitary Sewer MA Flood Zone X t area? Thents, encroachmen sements or extracted bility or va  Foundation Slab Craw ment Particle a ish intry/Exit S Infestation ss Settlemen FWA HWBB	Yes Nts, environment ernal conditue.  I Space al Basement Crawl sq.ft. N/A % ump Pump	eptic/Typ. FEMA Map # 390 lo If No, describe al conditions, land uses ions were observ  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities	Street Asp Alley Non 087C0285E  s, etc.)?  red at the time  Concrete B Frame/Avg Fiberglass/ S Aluminum// Double Hur Yes/Yes Yes/Averag Woodsto	halt  yes  of inspectio  Is/condition II  llock/Avg. FI  Avg. B  ng/Avg. B  code  code  pectors  prove(s) # D	FEMA Map  No  N. Septic  Interior  Iloors  Valls  rim/Finish  ath Floor  ath Wainscoi  ar Storage  Driveway  riveway Surf	Date 4/2/201  If Yes, describe systems area  materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Avt Ceramic/Av of Cars face Gravela	/condition Carp/Av. J. od/Ave. g. g. f. /Asphalt
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any advi No adverse s typical for this  Gen Units M One # of Stories Type M Det. Existing Design (Style) Year Built Effective Age (Yrs Attic Drop Stair	Propane  od Hazard Area  Yes  d off-site improvements typica erse site conditions or external ite conditions, encroact market. No adverse e  eral Description  One with Accessory Unit  One  Att. S-Det./End Unit  Proposed Under Const.  Ranch/Frame 1966  25  None  Stairs	Full Base Basement Fin Outside E  Evidence of Dampnes Heating Other	Nater Sanitary Sewer MA Flood Zone X tarea? Ments, encroachmen sements or extracted bility or variety Exit Partial Sanitary Exit Sement Settlement Settlem	Yes Nts, environment ernal conditue.  I Space al Basement Crawl sq.ft. N/A % ump Pump  t Radiant ropane	eptic/Typ. FEMA Map # 390 lo If No, describe al conditions, land uses ions were observ  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) #	Street Asp Alley Non 087C0285E  s, etc.)?  yed at the time  Concrete B Frame/Avg Fiberglass// S Aluminum// Double Hur Yes/Yes Yes/Averag Woodsto	halt  yes  of inspectio  Is/condition II  llock/Avg. FI  Avg. B  ng/Avg. B  code  code  pectors  prove(s) # D	FEMA Map  No n. Septic  Interior  Iloors  Valls  rim/Finish ath Floor ath Wainscor ar Storage  Driveway  riveway Surf Garage	Date 4/2/201  If Yes, describe systems area  materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Av Ceramic/Av Or Cars  ace Gravel, # of Cars	/condition Carp/Av. J. cod/Ave. g. g.
Electricity  Gas  FEMA Special Flod Are the utilities an Are there any advents and adverse sees typical for this  Gen Units One # of Stories Type Det. Existing Design (Style) Year Built Effective Age (Yrs Attic Drop Stair Floor	Propane  od Hazard Area Yes  d off-site improvements typica erse site conditions or external ite conditions, encroacl is market. No adverse e  eral Description  One with Accessory Unit  One  Att. S-Det./End Unit  Proposed Under Const.  Ranch/Frame  1966  25  None  Stairs  Scuttle	No FE for the market factors (easemments, easements, easement Are Basement Fin Outside E Evidence of Dampnes Heating Months (Cooling Cooling FE)	Nater Sanitary Sewer MA Flood Zone X t area? Tents, encroachmen sements or extricetability or va  Foundation Slab Craw ment Particea ish Entry/Exit S Infestation SS Settlemen FWA HWBB Fuel P Central Air Condit	Yes Nts, environment ernal conditue.  I Space al Basement Crawl sq.ft. N/A % ump Pump  t Radiant ropane ioning	Eptic/Typ. FEMA Map # 390 Io If No, describe al conditions, land uses ions were observ  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck	Street Asp Alley Non D87C0285E  s, etc.)?  red at the time  Concrete B Frame/Avg Fiberglass/ S Aluminum// Double Hur Yes/Yes Yes/Averag Woodsto Fence Porch	halt  yes  of inspectio  Is/condition II  llock/Avg. FI  Avg. B  ng/Avg. B  code  code  pectors  prove(s) # D	FEMA Map  No n. Septic  Interior  Idoors  Valls  rim/Finish  ath Floor  ath Wainscoil  ar Storage  Driveway  Driveway  Valveway Surf  Garage  Carport	Date 4/2/201  If Yes, describe systems area  materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Avt Ceramic/Av of Cars face Gravel, # of Cars # of Cars	/condition Carp/Av. I. od/Ave. g. g. /Asphalt 2
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any advence s typical for this  Gen Units One # of Stories Type Det. Existing Design (Style) Year Built Effective Age (Yrs Attic Drop Stair Floor Finished	Propane  od Hazard Area Yes  d off-site improvements typica erse site conditions or external ite conditions, encroact is market. No adverse e  eral Description  One with Accessory Unit  One  Att. S-Det./End Unit  Proposed Under Const.  Ranch/Frame  1966  25  None  Stairs  Scuttle  Heated	No FE for the market factors (easemments, easements, easement Are Basement Are Basement Fin Outside E Evidence of Dampnes Heating Market Gooling Individual	Nater Sanitary Sewer MA Flood Zone X t area? Thents, encroachments or extracted and the sements or extracted and the sement particular in the seme	Yes Nts, environment ernal conditue.  I Space al Basement Crawl sq.ft. N/A % ump Pump  t Radiant ropane ioning er	Eptic/Typ. FEMA Map # 390 Io If No, describe al conditions, land uses ions were observ  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Pool	Street Asp Alley Non 087C0285E  s, etc.)? //ed at the time  Concrete B Frame/Avg Fiberglass// S Aluminum// Double Hur Yes/Yes Yes/Averag Woodsto Fence Porch Other	yes of inspectio	FEMA Map  No n. Septic  Interior  Iloors  Valls  rim/Finish ath Floor ath Wainscor ar Storage  Driveway  riveway Surf Garage	Date 4/2/201  If Yes, describe systems area  materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Av Ceramic/Av Or Cars  ace Gravel, # of Cars	/condition Carp/Av. J. od/Ave. g. g. f. /Asphalt
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any advence s typical for this  Gen Units One # of Stories Type Det. Existing Design (Style) Year Built Effective Age (Yrs Attic Drop Stair Floor Finished	Propane  od Hazard Area Yes  d off-site improvements typica erse site conditions or external ite conditions, encroacl is market. No adverse e  eral Description  One with Accessory Unit  One  Att. S-Det./End Unit  Proposed Under Const.  Ranch/Frame  1966  25  None  Stairs  Scuttle	No FE for the market factors (easemments, easements, easement Are Basement Fin Outside E Evidence of Dampnes Heating Months (Cooling Cooling FE)	Nater Sanitary Sewer MA Flood Zone X t area? Thents, encroachments or extracted and the sements or extracted and the sement particular in the seme	Yes Nts, environment ernal conditue.  I Space al Basement Crawl sq.ft. N/A % ump Pump  t Radiant ropane ioning er	Eptic/Typ. FEMA Map # 390 Io If No, describe al conditions, land uses ions were observ  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Pool	Street Asp Alley Non 087C0285E  s, etc.)? //ed at the time  Concrete B Frame/Avg Fiberglass// S Aluminum// Double Hur Yes/Yes Yes/Averag Woodsto Fence Porch Other	halt  yes  of inspectio  Is/condition II  llock/Avg. FI  Avg. B  ng/Avg. B  code  code  pectors  prove(s) # D	FEMA Map  No n. Septic  Interior  Idoors  Valls  rim/Finish  ath Floor  ath Wainscoil  ar Storage  Driveway  Driveway  Valveway Surf  Garage  Carport	Date 4/2/201  If Yes, describe systems area  materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Avt Ceramic/Av of Cars face Gravel, # of Cars # of Cars	/condition Carp/Av. I. od/Ave. g. g. /Asphalt 2
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any advents and any adverse setypical for this  Gen Units One # of Stories Type Det. Existing Design (Style) Year Built Effective Age (Yrs Attic Drop Stair Floor Finished Appliances F	Propane  od Hazard Area Yes  d off-site improvements typica erse site conditions or external ite conditions, encroact is market. No adverse e  eral Description  One with Accessory Unit  One  Att. S-Det./End Unit  Proposed Under Const.  Ranch/Frame  1966  25  None  Stairs  Scuttle  Heated	No FE for the market factors (easemments, easements, easement Are Basement Are Basement Fin Outside E Evidence of Dampnes Heating Market Gooling Individual	Nater Sanitary Sewer MA Flood Zone X t area? Tents, encroachmen sements or ext ketability or va  Foundation Slab Craw ment Partic a ish intry/Exit S Infestation S Settlemen FWA HWBB Fuel P Central Air Condit I Oth ssher Dispose	Yes Nts, environment ernal conditue.  I Space al Basement Crawl sq.ft. N/A % ump Pump  t Radiant ropane ioning er	Eptic/Typ. FEMA Map # 390 Io If No, describe al conditions, land uses ions were observ  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Pool	Street Asp Alley Non 087C0285E  s, etc.)? //ed at the time  Concrete B Frame/Avg Fiberglass//s S Aluminum/// Double Hur Yes/Yes Yes/Averag Woodsto Fence Porch Other	halt le  Yes of inspectio  Is/condition II  Is/condition	FEMA Map  No  n. Septic  Interior  Iloors  Valls  rim/Finish ath Floor ath Wainscor ar Storage  Driveway  Iriveway Surf Garage Carport Att.	Date 4/2/201  If Yes, describe systems area  materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Avt Ceramic/Av of Cars face Gravel, # of Cars # of Cars	/condition Carp/Av. J. od/Ave. g. fg. /Asphalt 2 Built-in
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any adv. No adverse s typical for this  Gen Units M One # of Stories Type M Det. Existing Design (Style) Year Built Effective Age (Yrs Attic Drop Stair Floor Finished Appliances Finished Finished area abore	Propane  In the difference of the property of	For the market factors (easen ments, easen feet to market feet feet feet feet feet feet feet f	Nater Sanitary Sewer MA Flood Zone X t area? Thents, encroachmen sements or extracted billity or va  Foundation Slab Craw ment Particle Balaish Entry/Exit S Infestation S Settlemen FWA HWBB Fuel P Central Air Condit Infestation Sisher Disposition S Sanitary	Yes Nts, environment ernal conditue.  I Space al Basement Crawl sq.ft. N/A % ump Pump  t Radiant ropane ioning er al Microv Bedrooms	eptic/Typ. FEMA Map # 390 lo If No, describe al conditions, land uses ions were observ  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Pool vave Washer/Dr 2 Bath(s)	Street Asp Alley Non 087C0285E  s, etc.)? //ed at the time  Concrete B Frame/Avg Fiberglass// S Aluminum// Double Hur Yes/Yes Yes/Averag Woodsto Fence Porch Other (2,29)	halt le  Yes of inspectio  Is/condition II llock/Avg. F Avg. B Avg. B ang/Avg. B ove(s) #  Include the properties of the	FEMA Map  No  No  N. Septic  Interior  Iloors  Valls  rim/Finish  ath Floor  ath Wainscol  ar Storage  Driveway  Driveway  Driveway  Carport  Att.  Of Gross Liv	Date 4/2/201  If Yes, describe systems area  materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Avt Ceramic/Av None # of Cars face Gravely # of Cars # of Cars Det.	/condition Carp/Av. J. od/Ave. g. g. //Asphalt 2 Built-in
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any adv. No adverse s typical for this  Gen Units M One # of Stories Type M Det. Existing Design (Style) Year Built Effective Age (Yrs Attic Drop Stair Floor Finished Appliances Finished Finished area abore	Propane  od Hazard Area Yes  d off-site improvements typica erse site conditions or external ite conditions, encroacl ite market. No adverse e  eral Description  One with Accessory Unit  One  Att. S-Det./End Unit  Proposed Under Const.  Ranch/Frame  1966  25  None  Stairs  Scuttle  Heated  Refrigerator Range/Oven  rive grade contains:	For the market factors (easen ments, easen feet to market feet feet feet feet feet feet feet f	Nater Sanitary Sewer MA Flood Zone X t area? Thents, encroachmen sements or extracted billity or va  Foundation Slab Craw ment Particle Balaish Entry/Exit S Infestation S Settlemen FWA HWBB Fuel P Central Air Condit Infestation Sisher Disposition S Sanitary	Yes Nts, environment ernal conditue.  I Space al Basement Crawl sq.ft. N/A % ump Pump  t Radiant ropane ioning er al Microv Bedrooms	eptic/Typ. FEMA Map # 390 lo If No, describe al conditions, land uses ions were observ  Exterior Descriptior Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Pool vave Washer/Dr	Street Asp Alley Non 087C0285E  s, etc.)? //ed at the time  Concrete B Frame/Avg Fiberglass// S Aluminum// Double Hur Yes/Yes Yes/Averag Woodsto Fence Porch Other (2,29)	halt le  Yes of inspectio  Is/condition II llock/Avg. F Avg. B Avg. B ang/Avg. B ove(s) #  Include the properties of the	FEMA Map  No  No  N. Septic  Interior  Iloors  Valls  rim/Finish  ath Floor  ath Wainscol  ar Storage  Driveway  Driveway  Driveway  Carport  Att.  Of Gross Liv	Date 4/2/201  If Yes, describe systems area  materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Avt Ceramic/Av None # of Cars face Gravely # of Cars # of Cars Det.	/condition Carp/Av. J. od/Ave. g. g. //Asphalt 2 Built-in
Electricity  Gas  FEMA Special Floor Are the utilities an Are there any advives and adverse and adv	Propane  od Hazard Area Yes  d off-site improvements typica erse site conditions or external ite conditions, encroacl ite market. No adverse e  eral Description  One with Accessory Unit  One  Att. S-Det./End Unit  Proposed Under Const.  Ranch/Frame  1966  25  None  Stairs  Scuttle  Heated  Refrigerator Range/Oven  rive grade contains:	Full Base Basement Are Basement Fin Outside E Evidence of Dampnes Heating Individual Dishwa Rooms Room	Nater Sanitary Sewer MA Flood Zone X t area? Thents, encroachmen sements or extracted billity or va  Foundation Slab Craw ment Particle a ish intry/Exit S Infestation ss Settlemen FWA HWBB Fuel P Central Air Condit Sher Disposa Hardwood Floo	Yes Nts, environment ernal conditue.  I Space al Basement Crawl sq.ft. N/A % ump Pump  t Radiant ropane ioning er al Microv Bedrooms  pring; 2 Kitch	eptic/Typ.  FEMA Map # 390 lo If No, describe al conditions, land uses ions were observ  Exterior Descriptior Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Pool wave Washer/Dr 2 Bath(s) nens; Porches. No	Street Asp Alley Non 087C0285E  s, etc.)?  yed at the time  Concrete B Frame/Avg Fiberglass// S Aluminum// Double Hur Yes/Yes Yes/Averag Woodsto Fence Porch Other Other  1,29 O personal pro	halt  IP  Yes  of inspectio  Is/condition II  Ilock/Avg. FI  Avg. B  Avg. B  C  Qe D  We(s) # D  (describe)  Ge Square Feet  Departy is included.	FEMA Map  No  No  N. Septic  Interior  Iloors  Valls  rim/Finish  ath Floor  ath Wainscoi  ar Storage  Driveway  Driveway  riveway Surf  Garage  Carport  Att.  of Gross Livuded in th	Date 4/2/201  If Yes, describe systems area  materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Avt Ceramic/Av of Cars # of Cars	/condition Carp/Av. J. od/Ave. g. g. //Asphalt 2 Built-in
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any advives and advised and a features and a	Propane  od Hazard Area  Yes  d off-site improvements typica erse site conditions or external ite conditions, encroact ite conditions, encroact ite market. No adverse e  eral Description  One with Accessory Unit  One  Att. S-Det./End Unit  Proposed Under Const.  Ranch/Frame 1966  25  None  Stairs  Scuttle  Heated  Refrigerator Range/Oven ive grade contains: is (special energy efficient items)	No FE for the market factors (easen ments, ear ffect to market fect to market for the market factors (easen ments, ear ffect to market fect to market fect to market fect for market fect for finding for the factors of fect for finding fect fect for the factors for the fa	Nater Sanitary Sewer MA Flood Zone X t area? Ments, encroachmen sements or ext ketability or va  Foundation Slab Craw ment Particle a ish intry/Exit S Infestation ss Settlemen FWA HWBB Fuel P Central Air Condit Sher Disposa Hardwood Floc s, deterioration, reno	Yes Nts, environment ernal conditue.  I Space al Basement Crawl sq.ft. N/A % ump Pump  t Radiant ropane ioning er al Microv Bedrooms oring; 2 Kitch vations, remode	eptic/Typ.  FEMA Map # 390  lo If No, describe al conditions, land uses ions were observ  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Pool  vave Washer/Dr 2 Bath(s) nens; Porches. No	Street Asp Alley Non 087C0285E  s, etc.)?  yed at the time  Concrete B Frame/Avg Fiberglass// S Aluminum// Double Hur Yes/Yes Yes/Averace Woodsto Fence Porch Other Tyer Other  1,29 O personal pro	halt  IP  Yes  of inspectio  Is/condition II  Flock/Avg. Flock/Avg. Tlock/Avg. B  Avg. B  Occupy	FEMA Map  No  No  N. Septic  Interior  Iloors  Valls  rim/Finish ath Floor ath Wainscor ar Storage  Driveway  rriveway Surf Garage  Carport  Att.  of Gross Livuded in the	Date 4/2/201  If Yes, describe systems area materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Av Ceramic/Av Gravel # of Cars face Gravel # of Cars # of Cars # of Cars Det.	/condition Carp/Av. J. od/Ave. g. g. /Asphalt 2 Built-in rade
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any advence s typical for this  Gen Units One # of Stories Type Det. Existing Design (Style) Year Built Effective Age (Yrs Attic Drop Stair Floor Floor Finished Appliances Finished area abo Additional features Value. Describe the cond maintained an	Propane  od Hazard Area  Yes  d off-site improvements typical erse site conditions or external ite conditions, encroact ite conditions, encroact ite market. No adverse e  eral Description  One with Accessory Unit  One  Att. S-Det./End Unit  Proposed Under Const.  Ranch/Frame 1966  25  None Stairs Scuttle Heated Refrigerator Range/Oven ive grade contains: is (special energy efficient items into shows minimal signs and shows minimal signs	Full Base Basement Are Basement Fin Outside E Evidence of Dampnes Heating Individual Dishwa Rooms , etc.).	Nater Sanitary Sewer MA Flood Zone X t area? Ments, encroachmen sements or ext ketability or va  Foundation Slab Craw ment Particle a ish intry/Exit S Infestation ss Settlemen FWA HWBB Fuel P Central Air Condit Sher Disposa Hardwood Floc s, deterioration, reno	Yes Nts, environment ernal conditue.  I Space al Basement Crawl sq.ft. N/A % ump Pump  t Radiant ropane ioning er al Microv Bedrooms oring; 2 Kitch vations, remode	eptic/Typ.  FEMA Map # 390  lo If No, describe al conditions, land uses ions were observ  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Pool  vave Washer/Dr 2 Bath(s) nens; Porches. No	Street Asp Alley Non 087C0285E  s, etc.)?  yed at the time  Concrete B Frame/Avg Fiberglass// S Aluminum// Double Hur Yes/Yes Yes/Averace Woodsto Fence Porch Other Tyer Other  1,29 O personal pro	halt  IP  Yes  of inspectio  Is/condition II  Flock/Avg. Flock/Avg. Tlock/Avg. B  Avg. B  Occupy	FEMA Map  No  No  N. Septic  Interior  Iloors  Valls  rim/Finish ath Floor ath Wainscor ar Storage  Driveway  rriveway Surf Garage  Carport  Att.  of Gross Livuded in the	Date 4/2/201  If Yes, describe systems area materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Av Ceramic/Av Gravel # of Cars face Gravel # of Cars # of Cars # of Cars Det.	/condition Carp/Av. J. od/Ave. g. g. /Asphalt 2 Built-in rade
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any advence s typical for this  Gen Units One # of Stories Type Det. Existing Design (Style) Year Built Effective Age (Yrs Attic Drop Stair Floor Floor Finished Appliances Finished area abo Additional features Value. Describe the cond maintained an	Propane  od Hazard Area  Yes  d off-site improvements typica erse site conditions or external ite conditions, encroact ite conditions, encroact ite market. No adverse e  eral Description  One with Accessory Unit  One  Att. S-Det./End Unit  Proposed Under Const.  Ranch/Frame 1966  25  None  Stairs  Scuttle  Heated  Refrigerator Range/Oven ive grade contains: is (special energy efficient items)	Full Base Basement Are Basement Fin Outside E Evidence of Dampnes Heating Individual Dishwa Rooms , etc.).	Nater Sanitary Sewer MA Flood Zone X t area? Ments, encroachmen sements or ext ketability or va  Foundation Slab Craw ment Particle a ish intry/Exit S Infestation ss Settlemen FWA HWBB Fuel P Central Air Condit Sher Disposa Hardwood Floc s, deterioration, reno	Yes Nts, environment ernal conditue.  I Space al Basement Crawl sq.ft. N/A % ump Pump  t Radiant ropane ioning er al Microv Bedrooms oring; 2 Kitch vations, remode	eptic/Typ.  FEMA Map # 390  lo If No, describe al conditions, land uses ions were observ  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Pool  vave Washer/Dr 2 Bath(s) nens; Porches. No	Street Asp Alley Non 087C0285E  s, etc.)?  yed at the time  Concrete B Frame/Avg Fiberglass// S Aluminum// Double Hur Yes/Yes Yes/Averace Woodsto Fence Porch Other Tyer Other  1,29 O personal pro	halt  IP  Yes  of inspectio  Is/condition II  Flock/Avg. Flock/Avg. Tlock/Avg. B  Avg. B  Occupy	FEMA Map  No  No  N. Septic  Interior  Iloors  Valls  rim/Finish ath Floor ath Wainscor ar Storage  Driveway  rriveway Surf Garage  Carport  Att.  of Gross Livuded in the	Date 4/2/201  If Yes, describe systems area materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Av Ceramic/Av Gravel # of Cars face Gravel # of Cars # of Cars # of Cars Det.	/condition Carp/Av. J. cod/Ave. g. g. /Asphalt 2 Built-in rade
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any advence s typical for this  Gen Units One # of Stories Type Det. Existing Design (Style) Year Built Effective Age (Yrs Attic Drop Stair Floor Floor Finished Appliances Finished area abo Additional features Value. Describe the cond maintained an	Propane  od Hazard Area  Yes  d off-site improvements typical erse site conditions or external ite conditions, encroact ite conditions, encroact ite market. No adverse e  eral Description  One with Accessory Unit  One  Att. S-Det./End Unit  Proposed Under Const.  Ranch/Frame 1966  25  None Stairs Scuttle Heated Refrigerator Range/Oven ive grade contains: is (special energy efficient items into shows minimal signs and shows minimal signs	Full Base Basement Are Basement Fin Outside E Evidence of Dampnes Heating Individual Dishwa Rooms , etc.).	Nater Sanitary Sewer MA Flood Zone X t area? Ments, encroachmen sements or ext ketability or va  Foundation Slab Craw ment Particle a ish intry/Exit S Infestation ss Settlemen FWA HWBB Fuel P Central Air Condit Sher Disposa Hardwood Floc s, deterioration, reno	Yes Nts, environment ernal conditue.  I Space al Basement Crawl sq.ft. N/A % ump Pump  t Radiant ropane ioning er al Microv Bedrooms oring; 2 Kitch vations, remode	eptic/Typ.  FEMA Map # 390  lo If No, describe al conditions, land uses ions were observ  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Pool  vave Washer/Dr 2 Bath(s) nens; Porches. No	Street Asp Alley Non 087C0285E  s, etc.)?  yed at the time  Concrete B Frame/Avg Fiberglass// S Aluminum// Double Hur Yes/Yes Yes/Averace Woodsto Fence Porch Other Tyer Other  1,29 O personal pro	halt  IP  Yes  of inspectio  Is/condition II  Flock/Avg. Flock/Avg. Tlock/Avg. B  Avg. B  Occupy	FEMA Map  No  No  N. Septic  Interior  Iloors  Valls  rim/Finish ath Floor ath Wainscor ar Storage  Driveway  rriveway Surf Garage  Carport  Att.  of Gross Livuded in the	Date 4/2/201  If Yes, describe systems area materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Av Ceramic/Av Gravel # of Cars face Gravel # of Cars # of Cars # of Cars Det.	/condition Carp/Av. J. cod/Ave. g. g. /Asphalt 2 Built-in rade
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any advence s typical for this  Gen Units One # of Stories Type Det. Existing Design (Style) Year Built Effective Age (Yrs Attic Drop Stair Floor Floor Finished Appliances Finished area abo Additional features Value. Describe the cond maintained an and appear a	Propane  In the difference of the property (including and shows minimal signs dequate for the structure)  Propagal Propane  Propane  In the difference of the property (including and shows minimal signs dequate for the structure)  Proposed Propagal Propaga	No FE for the market factors (easen ments, easen feet to market feet feet feet factors (easen feet to market feet feet factors)  Concrete  Full Base Basement Are Basement Are Basement Fin Outside E Evidence of Dampnes Heating Individual Dishwa Rooms Ro	Nater Sanitary Sewer MA Flood Zone X t area?  The tarear interest in the tability or variable interest in the tability or variable intro particular interest in the tability or variable intro particular interest	Yes Nts, environment ernal conditue.  I Space al Basement Crawl sq.ft. N/A % ump Pump  t Radiant ropane ioning er al Microv Bedrooms oring; 2 Kitch vations, remode to the interior.	eptic/Typ. FEMA Map # 390 lo If No, describe al conditions, land uses ions were observ  Exterior Descriptior Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Pool vave Washer/Dr 2 Bath(s) nens; Porches. No	Street Asp Alley Non 087C0285E  s, etc.)? //ed at the time  Concrete B Frame/Avg Fiberglass// S Aluminum// Double Hur Yes/Yes Yes/Averag Woodsto Fence Porch Other ryer Other (2,29) o personal pro The Subje	halt  IP  Yes  of inspectio  Is/condition II  Flock/Avg. Flock/Avg. Tlock/Avg. B  Avg. B  Occupy	FEMA Map  No n. Septic  Interior  Iloors  Valls  rim/Finish  ath Floor  ath Wainscor  ar Storage  Triveway  Triveway	Date 4/2/201  If Yes, describe systems area  materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Av Ceramic/Av Orace Gravel, # of Cars  # of Cars  # of Cars  Det.  Ing Area Above Good the Final Apprairs  adequately working cond	/condition Carp/Av. J. iod/Ave. g. fg. S /Asphalt 2 Built-in rade iised
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any adv. No adverse s typical for this  Gen Units M One # of Stories Type M Det. Existing Design (Style) Year Built Effective Age (Yrs Attic Drop Stair Floor Finished Appliances F Finished area abo Additional features Value. Describe the cond maintained an and appear a  Are there any phy	Propane  od Hazard Area Yes  d off-site improvements typica erse site conditions or external ite conditions, encroacl is market. No adverse e  eral Description  One With Accessory Unit  One  Att. S-Det./End Unit  Proposed Under Const.  Ranch/Frame  1966  25  None  Stairs  Scuttle  Heated  Refrigerator Range/Oven ive grade contains: is (special energy efficient items ind shows minimal signs dequate for the structure  sical deficiencies or adverse consists.	No FE for the market factors (easen ments, easen feet to market feet feet feet factors (easen feet).  Concrete Full Base Basement Fin Outside E Evidence of Dampnes Heating Individual Dishwa Rooms , etc.).	Nater Sanitary Sewer MA Flood Zone X t area?  Nater Sements, encroachmen Sements or extracted bility or variated bility or vari	Yes Nts, environment ernal conditue.  I Space al Basement Crawl sq.ft. N/A % ump Pump  t Radiant ropane ioning er al Microv Bedrooms oring; 2 Kitch vations, remode to the interioundness, or strong and summer of the strong in t	eptic/Typ. FEMA Map # 390 lo If No, describe al conditions, land uses ions were observ  Exterior Descriptior Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Pool vave Washer/Dr 2 Bath(s) nens; Porches. No	Street Asp Alley Non 087C0285E  s, etc.)? //ed at the time  Concrete B Frame/Avg Fiberglass// S Aluminum// Double Hur Yes/Yes Yes/Averag Woodsto Fence Porch Other ryer Other ( 2,29 o personal pro The Subje All mechanical:	halt  IP  Yes  of inspectio  Is/condition II  Flock/Avg. Flock/Avg. Tlock/Avg. B  Avg. B  Occupy	FEMA Map  No  No  N. Septic  Interior  Iloors  Valls  rim/Finish ath Floor ath Wainscor ar Storage  Driveway  rriveway Surf Garage  Carport  Att.  of Gross Livuded in the	Date 4/2/201  If Yes, describe systems area  materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Av Ceramic/Av Orace Gravel, # of Cars  # of Cars  # of Cars  Det.  Ing Area Above Good the Final Apprairs  adequately working cond	/condition Carp/Av. J. od/Ave. g. fg. Asphalt 2 Built-in rade nised
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any adv. No adverse s typical for this  Gen Units M One # of Stories Type M Det. Existing Design (Style) Year Built Effective Age (Yrs Attic Drop Stair Floor Finished Appliances F Finished area abo Additional features Value. Describe the cond maintained an and appear a  Are there any phy	Propane  In the difference of the property (including and shows minimal signs dequate for the structure)  Propagal Propane  Propane  In the difference of the property (including and shows minimal signs dequate for the structure)  Proposed Propagal Propaga	No FE for the market factors (easen ments, easen feet to market feet feet feet factors (easen feet).  Concrete Full Base Basement Fin Outside E Evidence of Dampnes Heating Individual Dishwa Rooms , etc.).	Nater Sanitary Sewer MA Flood Zone X t area?  Nater Sements, encroachmen Sements or extracted bility or va  Foundation Slab Craw ment Particle Basish Entry/Exit S Infestation SS Settlemen FWA HWBB Fuel P Central Air Condit Sher Disposition State Air Condit State Air Condit Sher Disposition Sher	Yes Nts, environment ernal conditue.  I Space al Basement Crawl sq.ft. N/A % ump Pump  t Radiant ropane ioning er al Microv Bedrooms oring; 2 Kitch vations, remode to the interioundness, or strong and summer of the strong in t	eptic/Typ. FEMA Map # 390 lo If No, describe al conditions, land uses ions were observ  Exterior Descriptior Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Pool vave Washer/Dr 2 Bath(s) nens; Porches. No	Street Asp Alley Non 087C0285E  s, etc.)? //ed at the time  Concrete B Frame/Avg Fiberglass// S Aluminum// Double Hur Yes/Yes Yes/Averag Woodsto Fence Porch Other ryer Other ( 2,29 o personal pro The Subje All mechanical:	halt  IP  Yes  of inspectio  Is/condition II  Flock/Avg. Flock/Avg. Tlock/Avg. B  Avg. B  Occupy	FEMA Map  No n. Septic  Interior  Iloors  Valls  rim/Finish  ath Floor  ath Wainscor  ar Storage  Triveway  Triveway	Date 4/2/201  If Yes, describe systems area  materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Av Ceramic/Av Orace Gravel, # of Cars  # of Cars  # of Cars  Det.  Ing Area Above Good the Final Apprairs  adequately working cond	/condition Carp/Av. J. iod/Ave. g. fg. S /Asphalt 2 Built-in rade iised
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any adv. No adverse s typical for this  Gen Units M One # of Stories Type M Det. Existing Design (Style) Year Built Effective Age (Yrs Attic Drop Stair Floor Finished Appliances F Finished area abo Additional features Value. Describe the cond maintained an and appear a  Are there any phy	Propane  od Hazard Area Yes  d off-site improvements typica erse site conditions or external ite conditions, encroacl is market. No adverse e  eral Description  One With Accessory Unit  One  Att. S-Det./End Unit  Proposed Under Const.  Ranch/Frame  1966  25  None  Stairs  Scuttle  Heated  Refrigerator Range/Oven ive grade contains: is (special energy efficient items ind shows minimal signs dequate for the structure  sical deficiencies or adverse consists.	No FE for the market factors (easen ments, easen feet to market feet feet feet factors (easen feet).  Concrete Full Base Basement Fin Outside E Evidence of Dampnes Heating Individual Dishwa Rooms , etc.).	Nater Sanitary Sewer MA Flood Zone X t area?  Nater Sements, encroachmen Sements or extracted bility or va  Foundation Slab Craw ment Particle Basish Entry/Exit S Infestation SS Settlemen FWA HWBB Fuel P Central Air Condit Sher Disposition State Air Condit State Air Condit Sher Disposition Sher	Yes Nts, environment ernal conditue.  I Space al Basement Crawl sq.ft. N/A % ump Pump  t Radiant ropane ioning er al Microv Bedrooms oring; 2 Kitch vations, remode to the interioundness, or strong and summer of the strong in t	eptic/Typ. FEMA Map # 390 lo If No, describe al conditions, land uses ions were observ  Exterior Descriptior Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Pool vave Washer/Dr 2 Bath(s) nens; Porches. No	Street Asp Alley Non 087C0285E  s, etc.)? //ed at the time  Concrete B Frame/Avg Fiberglass// S Aluminum// Double Hur Yes/Yes Yes/Averag Woodsto Fence Porch Other ryer Other ( 2,29 o personal pro The Subje All mechanical:	halt  IP  Yes  of inspectio  Is/condition II  Flock/Avg. Flock/Avg. Tlock/Avg. B  Avg. B  Occupy	FEMA Map  No n. Septic  Interior  Iloors  Valls  rim/Finish  ath Floor  ath Wainscor  ar Storage  Triveway  Triveway	Date 4/2/201  If Yes, describe systems area  materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Av Ceramic/Av Orace Gravel, # of Cars  # of Cars  # of Cars  Det.  Ing Area Above Good the Final Apprairs  adequately working cond	/condition Carp/Av. J. iod/Ave. g. fg. S /Asphalt 2 Built-in rade iised
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any advi No adverse s typical for this  Gen Units One # of Stories Type Det. Existing Design (Style) Year Built Effective Age (Yrs Attic Drop Stair Floor Finished Appliances Finished area abo Additional features Value. Describe the cond maintained an and appear a  Are there any phys There are no	Propane  In the defrigerator Range/Oven  Refrigerator Range/Oven  Refrigerator Range/Oven  Refrigerator Range/Oven  Respectively Green and Service and	No FE for the market factors (easen ments, easen fect to market fect fect fect fect fect fect for market fect fect fect fect fect fect fect fe	Nater Sanitary Sewer MA Flood Zone X tarea? Interest area? Interest area Sements or extracted billity or variable Marketability Settlement Marketability Settlement Marketability Marketability Settlement Marketa	Yes Nts, environment ernal conditions note	eptic/Typ. FEMA Map # 390 lo If No, describe al conditions, land uses ions were observ  Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Pool vave Washer/Dr 2 Bath(s) nens; Porches. No	Street Asp Alley Non 087C0285E  s, etc.)?  yed at the time  n materia  Concrete B Frame/Avg Fiberglass// S Aluminum// Double Hur Yes/Yes Yes/Averag Woodsto Fence Porch Other (2,29) o personal pro The Subje All mechanicals property? Inspection.	halt lie  Yes of inspectio  Is/condition II clock/Avg. F Avg. B ang/Avg. B ang/Avg. B code Square Feet begenty is inclused property Is s were found	FEMA Map  No  n. Septic  Interior  Illoors  Valls  rim/Finish ath Floor ath Wainscol ar Storage  Driveway  riveway Surf  Garage  Carport  Att.  of Gross Liv  uded in the  nas been a d to be in the  Yes N	Date 4/2/201  If Yes, describe systems area materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Avt Ceramic/Av None # of Cars ace Gravel/ # of Cars # of Cars Det.  Aring Area Above Give Final Appraira adequately working cond	/condition Carp/Av. J. od/Ave. g. fg. Asphalt 2 Built-in rade nised
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any advi No adverse s typical for this  Gen Units One # of Stories Type Det. Existing Design (Style) Year Built Effective Age (Yrs Attic Drop Stair Floor Finished Appliances Finished area abo Additional features Value. Describe the cond maintained an and appear a  Are there any phys There are no	Propane  In the structure of the property (including and shows minimal signs dequate for the structure of the structure of the size of the structure of the size of the structure of the size of the s	For the market factors (easen ments, easen fect to market factors)  Concrete Full Base Basement Are Basement Are Basement Fin Outside E Evidence of Dampnes Heating Individual Dishwa Rooms , etc.).	Water Sanitary Sewer MA Flood Zone X tarea? Ments, encroachmen Sements or extracted bility or va  Foundation Slab Craw ment Particle Balaish Entry/Exit Slab Infestation Slab Fuel Fuel Fuel Central Air Condit Sher Disposit Sher Disposit Sher Graw Fuel Fuel Central Air Condit Sher Sher Central Air Condit Sher Sher Sher Condition Sher Sher Sher Sher Sher Sher Sher Sher	Yes Nts, environment ernal conditions note on dition, use, c	eptic/Typ.  FEMA Map # 390  lo If No, describe al conditions, land uses ions were observ  Exterior Descriptior Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Pool vave Washer/Dr 2 Bath(s) nens; Porches. No eling, etc.). or and exterior. A  cuctural integrity of the led at the time of in	Street Asp Alley Non 087C0285E  s, etc.)?  yed at the time  Concrete B Frame/Avg Fiberglass// S Aluminum// Double Hur Yes/Yes Yes/Averag Woodsto Fence Y Porch Other Other Tyer Other ( 2,29 o personal pro The Subje All mechanical: property? inspection.	halt  IP  Yes  of inspectio  Is/condition II  Ilock/Avg. FI  Avg. B  Avg. B  Ing/Avg. B  Ing/Avg. B  Ing/Avg. B  Ing/Avg. Ing/Avg	FEMA Map  No n. Septic  Interior  Iloors  Valls  rim/Finish  ath Floor  ath Wainscor  ar Storage  Triveway  Triveway	Date 4/2/201  If Yes, describe systems area materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Avt Ceramic/Av None # of Cars ace Gravel/ # of Cars # of Cars Det.  Aring Area Above Give Final Appraira adequately working cond	/condition Carp/Av. J. od/Ave. g. fg. Asphalt 2 Built-in rade nised
Electricity  Gas  FEMA Special Floo Are the utilities an Are there any advi No adverse s typical for this  Gen Units One # of Stories Type Det. Existing Design (Style) Year Built Effective Age (Yrs Attic Drop Stair Floor Finished Appliances Finished area abo Additional features Value. Describe the cond maintained ar and appear a  Are there any phys There are no  Does the property	Propane  In the defrigerator Range/Oven  Refrigerator Range/Oven  Refrigerator Range/Oven  Refrigerator Range/Oven  Respectively Green and Service and	For the market factors (easen ments, easen fect to market factors)  Concrete Full Base Basement Are Basement Are Basement Fin Outside E Evidence of Dampnes Heating Individual Dishwa Rooms , etc.).	Water Sanitary Sewer MA Flood Zone X tarea? Ments, encroachmen Sements or extracted bility or va  Foundation Slab Craw ment Particle Balaish Entry/Exit Slab Infestation Slab Fuel Fuel Fuel Central Air Condit Sher Disposit Sher Disposit Sher Graw Fuel Fuel Central Air Condit Sher Sher Central Air Condit Sher Sher Sher Condition Sher Sher Sher Sher Sher Sher Sher Sher	Yes Nts, environment ernal conditions note on dition, use, c	eptic/Typ.  FEMA Map # 390  lo If No, describe al conditions, land uses ions were observ  Exterior Descriptior Foundation Walls Exterior Walls Roof Surface Gutters & Downspouts Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Pool vave Washer/Dr 2 Bath(s) nens; Porches. No eling, etc.). or and exterior. A  cuctural integrity of the led at the time of in	Street Asp Alley Non 087C0285E  s, etc.)?  yed at the time  Concrete B Frame/Avg Fiberglass// S Aluminum// Double Hur Yes/Yes Yes/Averag Woodsto Fence Y Porch Other Other Tyer Other ( 2,29 o personal pro The Subje All mechanical: property? inspection.	halt  IP  Yes  of inspectio  Is/condition II  Ilock/Avg. FI  Avg. B  Avg. B  Ing/Avg. B  Ing/Avg. B  Ing/Avg. B  Ing/Avg. Ing/Avg	FEMA Map  No  n. Septic  Interior  Illoors  Valls  rim/Finish ath Floor ath Wainscol ar Storage  Driveway  riveway Surf  Garage  Carport  Att.  of Gross Liv  uded in the  nas been a d to be in the  Yes N	Date 4/2/201  If Yes, describe systems area materials, HardWood/ Drywall/Avg Stained Wo Ceramic/Avt Ceramic/Av None # of Cars ace Gravel/ # of Cars # of Cars Det.  Aring Area Above Give Final Appraira adequately working cond	/condition Carp/Av. J. od/Ave. g. fg. Asphalt 2 Built-in rade nised

Case 1:17-bk-12377 Doc 9 Filed 06/30/17 Entered 06/30/17 09:31:37 Desc Main Document Page 4 of 15

Uniform Residential Appraisal Report

File # 20170419

						the subject neighborho							\$ 149		
			t neighb			the past twelve mont	hs ranç				00			142,000	
FEATURE 1999 Of the P	SUBJE	:CT	2215			LE SALE # 1				LE SALE # 2	1			LE SALE # 3	
Address 10038 State Rou				State					-	ad 104				ute 217	
Scottown, OH 45 Proximity to Subject	678					45669				1 45619			OH 45	0678	
Sale Price	\$		7.37 1	miles S	SE_	\$ 117,000		miles		\$ 125.00		miles	SE	\$ 115.0	00
Sale Price/Gross Liv. Area	\$	sq.ft.	\$	74.47	sa.ft.		\$	65.79		\$ 125,00	\$	117 1	1 sq.ft.	, .	00
Data Source(s)	<u> </u>	- oq.it.		or; ML			· ·	or; ML		ealist	_		LS; Re	•	
Verification Source(s)				st; Out				ist; Ou					utside		
VALUE ADJUSTMENTS	DESCRIF	PTION		SCRIPTION OF THE SCRIPT		+(-) \$ Adjustment		SCRIPTI		+(-) \$ Adjustment		SCRIPT		+(-) \$ Adjustmer	nt
Sales or Financing			Conv	ention	al		Conv	ention	al		Con	ventio	nal		
Concessions			Undis	sclosed	d		Undi	sclose	d		Undi	sclose	ed		
Date of Sale/Time			9-29-	2016 (	Clsd.		7-1-2	2016 C	lsd.			2016 (			
Location	Windsor			e Twp.				n Twp.				dsor T			
Leasehold/Fee Simple	Fee Simp			Simple	!			Simple	!			Simple	e		
Site View	1.76 Acre		1.0 A			+5,000						Acres		-5,0	00
Design (Style)	Similar H			ar Hon				ar Hor				lar Ho			
Quality of Construction	Ranch/Fr Average	ame	Avera	:h/Fran	ne		Avera	:h/Frar	пе		Aver	ch/Fra	me		
Actual Age	51 Yrs.			rs./Sim	ilar			rs./Sim	nilar			rs./Sir	milar		
Condition	Average		Avera		iliai		Avera		iliai		Aver		IIIIGI		
Above Grade	Total Bdrm	s. Baths			Baths			Bdrms.	Baths			Bdrms.	Baths		
Room Count	8 3		7	3	2		8	4	2	-2,50		2	2	+2,5	00
Gross Living Area	2,29	96 sq.ft.		1,571	sq.ft.	+7,300		1,900	sq.ft.	+4,00	00	98	2 sq.ft.		
Basement & Finished	Crawl		Craw	/l			Partia	al		-3,00	00 Parti	al		-3,0	00
Rooms Below Grade	N/A		N/A					ished				nished	l	1	
Functional Utility	Average	<b>.</b>	Avera				Avera				Aver			-	
Heating/Cooling	FWA/No		FWA		.1.	-2,000				-2,00	00 FWA			-2,0	00
Energy Efficient Items	Insulated							ar Win				lar Wi		-	
Garage/Carport Porch/Patio/Deck	2 Car/Det				cned			r/Detad	cned			ır/Deta	cned	+	
Fireplaces	Porch/Pa No Firepl		Simila			-1,000	Simil			1 00	Simi 00 No F		ce		
Amenities	See Feat			ar Fea	tures			ar Fea	tures	- 1,00	- 1		ce atures		
Days on Market	DOM N/A		DOM				DOM					1 N/A			
Net Adjustment (Total)			X			\$ 9,300			<b>Z</b> -	\$ -4,50		+		\$ 5,6	00
Adjusted Sale Price			Net Adj	i.	7.9 %		Net Ad	i	3.6 %		Net Ad	1i	4.9 %		
				,	1.5 /0		INCL AU	j.	0.0 /0		1	JJ.	4.9 /0		
of Comparables			Gross A	Adj. 1	13.1 %	\$ 126,300	Gross	Adj	10.0 %		O Gross	•	22.3 %		00
of Comparables	the sale or tra	nsfer histo		Adj. 1	13.1 %		Gross	Adj	10.0 %		- 1	•		1.	00
of Comparables	the sale or tra	nsfer histo		Adj. 1	13.1 %	\$ 126,300	Gross	Adj	10.0 %		- 1	•		1.	00
of Comparables  I 🔀 did 🔲 did not research			ory of the	Adj. 1 e subject	13.1 % t prope	\$ 126,300 rty and comparable sale	Gross es. If no	Adj t, explair	10.0 % 1	\$ 120,50	00 Gross	•		1.	00
of Comparables  I  did  did not research  My research  did  did  did	not reveal any	prior sale	ory of the	Adj. 1 e subject	t prope	\$ 126,300 rty and comparable sale bject property for the th	Gross es. If no	Adj t, explair	10.0 % 1	\$ 120,50	00 Gross	•		1.	00
of Comparables  I  did  did not research  My research  did  did  did  Data Source(s)  Auditor's C	not reveal any Office; MLS	prior sale	ory of the es or trar nnati-D	Adj. 1 e subject  nsfers of  Dayton;	t prope the su	\$ 126,300 rty and comparable sale bject property for the th list.	Gross es. If no ree year	Adj t, explair	10.0 % n o the ef	\$ 120,50	Gross opraisal.	•		1.	00
of Comparables  I  did  did not research  My research  did  did  did  Data Source(s)  Auditor's C	not reveal any Office; MLS not reveal any	prior sale	es or tran	Adj. 1 e subject  nsfers of Dayton; nsfers of	t prope the su Real	\$ 126,300 rty and comparable sale bject property for the th list. mparable sales for the y	Gross es. If no ree year	Adj t, explair	10.0 % n o the ef	\$ 120,50	Gross opraisal.	•		1.	00
of Comparables  I  did  did not research  My research  did  did  did  Data Source(s)  Auditor's C  My research  did  did  did	not reveal any Office; MLS not reveal any Office; MLS	prior sale S-Cincin prior sale S-Cincin	es or tran nati-D es or tran	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton;	t prope the su Real	\$ 126,300 rty and comparable sale bject property for the th list. mparable sales for the y list.	Gross es. If no ree year	Adj. t, explair rs prior t or to the	o the ef	\$ 120,50  fective date of this appearance of the comparate	opraisal.	Adj.	22.3 %	\$ 120,6	000
of Comparables  I  did  did not research  My research  did  did  did  Data Source(s)  Auditor's C  My research  did  did  Data Source(s)  Auditor's C  Report the results of the research	not reveal any Office; MLS not reveal any Office; MLS	r prior sale S-Cincin r prior sale S-Cincin of the prior	es or tran nati-D es or tran	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton;	t prope the su Real	\$ 126,300 rty and comparable sale bject property for the th list. mparable sales for the y list.	Gross es. If no ree year year price	Adj. t, explair rs prior t or to the	o the ef	\$ 120,50  fective date of this appearance of the comparate	opraisal.  or sales o	Adj.	22.3 %	1.	000
of Comparables  I  did  did not research   My research  did  did  did    Data Source(s)  Auditor's C    My research  did  did  did    Data Source(s)  Auditor's C    Report the results of the research    ITEM    Date of Prior Sale/Transfer	not reveal any Office; MLS not reveal any Office; MLS and analysis of	r prior sale S-Cincin r prior sale S-Cincin of the prior	es or trannati-Des or trannati-Dr sale or	Adj. 1 e subject nsfers of Dayton; nsfers of Dayton; transfer	t prope the sul Real the co Real history	st.  y of the subject property COMPARABLE S.  No Sale within 12	Gross es. If no ree year year prior and co ALE #1	Adj.  rs prior t  or to the  mparable	o the ef	fective date of this appearance of the comparate (report additional prior	opraisal.  opraisal.  or sales o	n page 3	3). COMPA	\$ 120,6	900
of Comparables  I	not reveal any Office; MLS not reveal any Office; MLS and analysis of No S N/A	prior sales S-Cincin prior sales S-Cincin of the prior St ale with	es or trar nnati-D es or trar nnati-D r sale or JBJECT nin 36 I	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months	t prope the sultant Real the co Real history	bject property for the th list. mparable sales for the y list. of the subject property COMPARABLE S. No Sale within 12 N/A	gross es. If no ree year year prior and co ALE #1 Mont	Adj.  t, explair  rs prior t  or to the  mparable  hs	o the ef date of e sales C No Se N/A	fective date of this apsale of the comparate (report additional price COMPARABLE SALE alle within 12 Mo	opraisal.  opraisal.  or sales o	n page (	3). COMPA	\$ 120,6	900
of Comparables  I  did  did not research and did  did not research and did  did not research and did  did  did  did  did  did  did	not reveal any Office; MLS not reveal any Office; MLS and analysis of No S N/A Audit	r prior sale S-Cincin r prior sale S-Cincin of the prior St ale with	es or trar nnati-D es or trar nnati-D r sale or JBJECT nin 36 I	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months	t prope the sure Real history	standard property for the the list.  In the subject property for the the subject property for the subject property (COMPARABLE S).  No Sale within 12 N/A  Auditor/Realist/MI	gross es. If no ree year year prior and co ALE #1 Mont	Adj.  t, explair  rs prior t  or to the  mparable  hs	o the ef	fective date of this applications and sale of the comparate (report additional price COMPARABLE SALE allow within 12 Moder/Realist/MLS	opraisal.  opraisal.  or sales o	n page 3 No S N/A Audi	3). COMPA Sale wi	\$ 120,6	600
of Comparables  I  did  did not research  My research  did  did  did  Data Source(s)  Auditor's C  My research  did  did  Data Source(s)  Auditor's C  Report the results of the research of t	not reveal any Office; MLS not reveal any Office; MLS and analysis of No S N/A Audit 4/20	r prior sale S-Cincin r prior sale S-Cincin of the prior St ale with	es or trannati-Des or trannati-Des or trannati-Dr sale or JBJECT	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer Months	t prope	standard property for the the list.  In the subject property for the subject property for the subject property comparable sales for the subject property comparable sale within 12 N/A  Auditor/Realist/MI 4/2017	gross es. If no ree year year prid and co ALE #1 Monti	Adj. t, explair rs prior t or to the mparable	o the ef date of e sales No Sa N/A Audite 4/201	fective date of this apsale of the comparate (report additional price COMPARABLE SALE alle within 12 Moor/Realist/MLS	opraisal.  ole sale.  or sales o #2  nths	n page (No S N/A Audi 4/20	3). COMPA Sale wittor/Re	RABLE SALE #3 ithin 12 Months	600
of Comparables  I  did  did not research  My research  did  did  did  Data Source(s)  Auditor's C  My research  did  did  Data Source(s)  Auditor's C  Report the results of the research of t	not reveal any Office; MLS not reveal any Office; MLS and analysis of No S N/A Audit 4/207 istory of the s	r prior sale S-Cincin r prior sale S-Cincin of the prior Sl ale with tor/Real	es or trar nnati-D es or trar nnati-D r sale or JBJECT nin 36 I list/ML	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months	t prope the suit Real the coit Real history s I	states the sales of the subject property for the the sales for the subject property (COMPARABLE S. No Sale within 12 N/A Auditor/Realist/MI 4/2017 sales The	gross es. If no ree year year prid and co ALE #1 Monti	Adj. t, explair rs prior t or to the mparable	o the ef date of e sales No Sa N/A Audite 4/201	fective date of this applications and sale of the comparate (report additional price COMPARABLE SALE allow within 12 Moder/Realist/MLS	opraisal.  ole sale.  or sales o #2  nths	n page (No S N/A Audi 4/20	3). COMPA Sale wittor/Re	RABLE SALE #3 ithin 12 Months	600
of Comparables  I  did  did not research  My research  did  did  did  Data Source(s)  Auditor's C  My research  did  did  Data Source(s)  Auditor's C  Report the results of the research of t	not reveal any Office; MLS not reveal any Office; MLS and analysis of No S N/A Audit 4/207 istory of the s	r prior sale S-Cincin r prior sale S-Cincin of the prior Sl ale with tor/Real	es or trar nnati-D es or trar nnati-D r sale or JBJECT nin 36 I list/ML	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months	t prope the suit Real the coit Real history s I	states the sales of the subject property for the the sales for the subject property (COMPARABLE S. No Sale within 12 N/A Auditor/Realist/MI 4/2017 sales The	gross es. If no ree year year prid and co ALE #1 Monti	Adj. t, explair rs prior t or to the mparable	o the ef date of e sales No Sa N/A Audite 4/201	fective date of this apsale of the comparate (report additional price COMPARABLE SALE alle within 12 Moor/Realist/MLS	opraisal.  ole sale.  or sales o #2  nths	n page (No S N/A Audi 4/20	3). COMPA Sale wittor/Re	RABLE SALE #3 ithin 12 Months	600
of Comparables  I  did  did not research  My research  did  did  did  Data Source(s)  Auditor's C  My research  did  did  Data Source(s)  Auditor's C  Report the results of the research of t	not reveal any Office; MLS not reveal any Office; MLS and analysis of No S N/A Audit 4/207 istory of the s	r prior sale S-Cincin r prior sale S-Cincin of the prior Sl ale with tor/Real	es or trar nnati-D es or trar nnati-D r sale or JBJECT nin 36 I list/ML	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months	t prope the suit Real the coit Real history	states the sales of the subject property for the the sales for the subject property (COMPARABLE S. No Sale within 12 N/A Auditor/Realist/MI 4/2017 sales The	gross es. If no ree year year prid and co ALE #1 Monti	Adj. t, explair rs prior t or to the mparable	o the ef date of e sales No Sa N/A Audite 4/201	fective date of this apsale of the comparate (report additional price COMPARABLE SALE alle within 12 Moor/Realist/MLS	opraisal.  ole sale.  or sales o #2  nths	n page (No S N/A Audi 4/20	3). COMPA Sale wittor/Re	RABLE SALE #3 ithin 12 Months	600
of Comparables  I  did  did not research  My research  did  did  did  Data Source(s)  Auditor's C  My research  did  did  Data Source(s)  Auditor's C  Report the results of the research of t	not reveal any Office; MLS not reveal any Office; MLS and analysis of No S N/A Audit 4/207 istory of the s	r prior sale S-Cincin r prior sale S-Cincin of the prior Sl ale with tor/Real	es or trar nnati-D es or trar nnati-D r sale or JBJECT nin 36 I list/ML	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months	t prope the suit Real the coit Real history	states the sales of the subject property for the the sales for the subject property (COMPARABLE S. No Sale within 12 N/A Auditor/Realist/MI 4/2017 sales The	gross es. If no ree year year prid and co ALE #1 Monti	Adj. t, explair rs prior t or to the mparable	o the ef date of e sales No Sa N/A Audite 4/201	fective date of this apsale of the comparate (report additional price COMPARABLE SALE alle within 12 Moor/Realist/MLS	opraisal.  ole sale.  or sales o #2  nths	n page (No S N/A Audi 4/20	3). COMPA Sale wittor/Re	RABLE SALE #3 ithin 12 Months	600
My research did did not research did did did Data Source(s)  My research did did did did Data Source(s)  Auditor's C Report the results of the research did Date of Prior Sale/Transfer  Price of Prior Sale/Transfer Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer him	not reveal any Office; MLS not reveal any Office; MLS and analysis of No S N/A Audit 4/207 istory of the s	r prior sale S-Cincin r prior sale S-Cincin of the prior Sl ale with tor/Real	es or trar nnati-D es or trar nnati-D r sale or JBJECT nin 36 I list/ML	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months	t prope the suit Real the coit Real history	states the sales of the subject property for the the sales for the subject property (COMPARABLE S. No Sale within 12 N/A Auditor/Realist/MI 4/2017 sales The	gross es. If no ree year year prid and co ALE #1 Monti	Adj. t, explair rs prior t or to the mparable	o the ef date of e sales No Sa N/A Audite 4/201	fective date of this apsale of the comparate (report additional price COMPARABLE SALE alle within 12 Moor/Realist/MLS	opraisal.  ole sale.  or sales o #2  nths	n page (No S N/A Audi 4/20	3). COMPA Sale wittor/Re	RABLE SALE #3 ithin 12 Months	
My research did did not research did did did Data Source(s)  My research did did did did Data Source(s)  Auditor's C Report the results of the research did Date of Prior Sale/Transfer  Price of Prior Sale/Transfer Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer him	not reveal any Office; MLS not reveal any Office; MLS and analysis of No S N/A Audit 4/202 story of the so within the p	prior sale S-Cincin prior sale S-Cincin f the prio St ale with tor/Real 17 ubject pro	es or trannati-Des or trannati-Dr sale or JBJECT nin 36 I	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; rtransfer  Month: S d compa	13.1 % It prope It the su Real Ithe co Real Ithics Ithica Ithics	states the sales of the subject property for the the sales for the subject property (COMPARABLE S. No Sale within 12 N/A Auditor/Realist/MI 4/2017 sales The	gross es. If no ree year year prio and co ALE #1 Monti	Adj. t, explair rs prior t or to the imparable hs ect noi	o the ef  date of e sales  No Sa N/A Audito 4/201 r the C	fective date of this apsale of the comparate (report additional price COMPARABLE SALE alle within 12 Moor/Realist/MLS 7 Comparables has	opraisal.  ole sale.  or sales of #2  nths	n page (No S N/A Audi 4/20 I or be	3). COMPA Sale wi tor/Re 17	RABLE SALE #3 ithin 12 Months ealist/MLS nsferred within	
of Comparables  I  did  did not research   My research  did  did not research   Data Source(s)  Auditor's C  My research  did  did  did  Data Source(s)  Auditor's C  Report the results of the research   ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer hithe past 3 year period or v	not reveal any Office; MLS not reveal any Office; MLS and analysis of No S N/A Audit 4/201 story of the si within the p	prior sale S-Cincin prior sale S-Cincin f the prior St ale with tor/Real 17 ubject pro past 12	es or trannati-Des or trannati-Des or trannati-Dr sale or JBJECT nin 36 list/ML month	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months  S  d compa ns, resp	3.1 % t prope  i the su Real the co Real history s I Arable s	\$ 126,300 rty and comparable sale bject property for the th list. mparable sales for the y list. of the subject property COMPARABLE S No Sale within 12 N/A Auditor/Realist/MI 4/2017 cales The yely.	ree year year prid and co ALE #1 Mont	Adj. t, explair rs prior t or to the mparable hs ect nor	o the ef  date of e sales  No Sa N/A Audito 4/201 r the C	fective date of this apsale of the comparate (report additional price COMPARABLE SALE alle within 12 Moder/Realist/MLS 7 Comparables have exceed 7 miles	opraisal.  opraisal.  or sales of sales	n page (No S N/A Audi 4/20 or be	3). COMPA Sale wi tor/Re 17 een tra	RABLE SALE #3 ithin 12 Months calist/MLS nsferred within	
My research did did not research did did did did Data Source(s) Auditor's C My research did did did did Data Source(s) Auditor's C Report the results of the research dit ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hit the past 3 year period or visualization of Sales Comparison Apsales. This is typical and a to use sales slightly older	not reveal any Office; MLS not reveal any Office; MLS and analysis of No S N/A Audit 4/20′ istory of the si within the proach accepted v than 6 mo	prior sale S-Cincin prior sale S-Cincin f the prior St ale with cor/Real T ubject pro past 12  Due to when ap inths bu	es or trannati-D es or trannati-D es or trannati-D r sale or JBJECT JBJECT JIST ML interpret and month	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months  d compa ns, resp  ubject's ng with in the 1	13.1 % It prope It the su It Real It the co It Real It history It is pective It is rura	standards and sales for the the list.  In the subject property for the the subject property for the subject property (COMPARABLE S. No Sale within 12 N/A (Auditor/Realist/MI 4/2017)  It is the subject property (COMPARABLE S. No Sale within 12 N/A (Auditor/Realist/MI 4/2017)  It is the subject property (COMPARABLE S. No Sale within 12 N/A (Auditor/Realist/MI 4/2017)  It is the subject property (COMPARABLE S. No Sale within 12 N/A (Auditor/Realist/MI 4/2017)  It is the subject property for the the subject property (COMPARABLE S. No Sale within 12 N/A (Auditor/Realist/MI 4/2017)  It is the subject property for the the subject property (COMPARABLE S. No Sale within 12 N/A (Auditor/Realist/MI 4/2017)  It is the subject property for the the subject property (COMPARABLE S. No Sale within 12 N/A (Auditor/Realist/MI 4/2017)  It is the subject property for the the subject property (COMPARABLE S. No Sale within 12 N/A (Auditor/Realist/MI 4/2017)  It is the subject property for the subject property (COMPARABLE S. No Sale within 12 N/A (Auditor/Realist/MI 4/2017)  It is the subject property for the subject property (COMPARABLE S. No Sale within 12 N/A (Auditor/Realist/MI 4/2017)  It is the subject property (COMPARABLE S. No Sale within 12 N/A (Auditor/Realist/MI 4/2017)  It is the subject property (COMPARABLE S. No Sale within 12 N/A (Auditor/Realist/MI 4/2017)  It is the subject property (COMPARABLE S. No Sale within 12 N/A (Auditor/Realist/MI 4/2017)  It is the subject property (COMPARABLE S. No Sale within 12 N/A (Auditor/Realist/MI 4/2017)  It is the subject property (COMPARABLE S. No Sale within 12 N/A (Auditor/Realist/MI 4/2017)  It is the subject property (COMPARABLE S. No Sale within 12 N/A (Auditor/Realist/MI 4/2017)  It is the subject property (COMPARABLE S. No Sale within 12 N/A (Auditor/Realist/MI 4/2017)  It is the subject property (COMPARABLE S. No Sale within 12 N/A (Auditor/Realist/MI 4/2017)  It is the subject property (COMPARABLE S. No Sale within 12 N/A (Auditor/Realist/MI 4/2017)  It is the subject prope	gross es. If no ree year year prid and co ALE #1 Mont S Subject vas ne the lin e sale	Adj.  t, explair  rs prior t  or to the  mparable  hs  ect noi	o the ef  date of e sales C No Sa N/A Audite 4/201 r the C	fective date of this appeared of the comparate of the com	opraisal.  ole sale.  or sales of #2  nths  in the sales in the sales in the sales in the sales of the sales	n page ( No S N/A Audi 4/20 I or be	3). COMPA Sale wi tor/Re 17 een tra for coea, it w	RABLE SALE #3 ithin 12 Months calist/MLS insferred within imparable vas necessary closest sales	
My research did did not research did did did Data Source(s) Auditor's C My research did did did Data Source(s) Auditor's C Report the results of the research did TEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hit the past 3 year period or with the past 3 year period or with sales. This is typical and a to use sales slightly older found. To use alternative	not reveal any Diffice; MLS not reveal any Diffice; MLS and analysis of No S N/A Audit 4/207 istory of the si within the p	prior sales S-Cincin prior sales S-Cincin f the prior St ale with cor/Real 17 ubject pro past 12  Due to when ap inths bu le sales	es or trannati-Des or trannations or transations or tra	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months  ad compa ns, resp  ubject's ng with in the 1 d requi	3.1 % t prope ti the su Real the co Real history s pectiv s rura re gree	states and sales are as the sales are as the subject property for the the list.  In the subject property comparable sales for the subject property comparable sales for the subject property comparable sale within 12 N/A  Auditor/Realist/MI 4/2017 cales The sales The subject property call market area, it was all market area, it was all market areas. Due to sonth guideline. The cater distances, last	ree year prior and co ALE #1 Mont	Adj.  t, explair  rs prior t  or to the  mparable  hs  ect noi	o the ef date of e sales C No Sa N/A Audito 4/201 r the C urnove d are the ents	fective date of this again sale of the comparate (report additional price comparate within 12 Moor/Realist/MLS 7 Comparables have exceed 7 miles er of similar home the most recent, and a less suppose sale within 12 most recent, and a less suppose sale within 12 most recent, and a less suppose sale within 12 most recent, and a less suppose sale within 12 most recent, and a less suppose sale within 12 most recent, and a less suppose sale within 12 most recent, and a less suppose sale within 12 most recent, and a less suppose sale within 12 most recent, and a less suppose sale within 12 most recent, and a less suppose sale within 12 most recent, and a less suppose sale within 12 most recent, and a less suppose sale within 12 most recent, and a less suppose sale within 12 most recent.	opraisal.  or sales of #2  nths  in the sales in the sales in the sales of the sale	n page ( No S N/A Audi 4/20 I or be	3). COMPA Sale wi tor/Re 17 een tra for coea, it w and c apprai	RABLE SALE #3 ithin 12 Months calist/MLS msferred within comparable vas necessary closest sales sed value. The	
My research did did not research did did did not research did did did not research did did not research did not source(s)  Effective Date of Pota Source(s)  Analysis of prior sale or transfer hit he past 3 year period or visual did not d	not reveal any Diffice; MLS not reveal any Diffice; MLS and analysis of No S N/A Audit 4/202 sistory of the si within the p proach accepted w than 6 mo comparable on the p	prior sales S-Cincin prior sale S-Cincin f the prior St ale with cor/Real 17 ubject pro past 12  Due to when ap inths bu le sales roperty	es or trar nnati-D es or trar nnati-D r sale or JBJECT nin 36 I list/ML perty and month to the su ppraisin it within s would that is	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months  ad compa ns, resp  ubject's ng with in the 1 d require s occup	13.1 % It prope It the su Real Ithe co Real Ithicory Ithi	bject property for the the list.  mparable sales for the yelist.  of the subject property  COMPARABLE S.  No Sale within 12  N/A  Auditor/Realist/MI  4/2017  sales The yely.  al market area, it we ral areas. Due to so the guideline. The eater distances, laby there daughter.	ree year year prio and co ALE #1 Mont S Subject vas nee the lim e sale arger a This	Adj.  t, explair  rs prior t  or to the  mparable  hs  ect noi  ecessa  nited tu  s usec  adjustn  is typic	o the ef  date of  e sales  C  No Sa  N/A  Audito 4/201  r the C  urnove d are tenents cal for	fective date of this again sale of the comparate (report additional price) and within 12 Moor/Realist/MLS 7 Comparables have exceed 7 miles are of similar home the most recent, and a less support this rural area.	opraisal.  or sales of #2  nths  in the sales in the sale	n page 3 No S N/A Audi 4/20 I or be	3). COMPA Sale wi tor/Re 17 een tra for coea, it w and c apprai	RABLE SALE #3 ithin 12 Months	
of Comparables  I  did  did not research did  did  did  did  did  did  did  di	not reveal any Diffice; MLS not reveal any Diffice; MLS and analysis of No S N/A Audit 4/20° istory of the si within the p proach accepted w than 6 mo comparable e on the p t is person	prior sales S-Cincin prior sale S-Cincin of the prior SI ale with tor/Real 17 ubject pro past 12  Due to when ap withs but le sales roperty al proper	es or trar nnati-D es or trar nnati-D r sale or JBJECT hin 36 I list/ML perty an month to the su ppraisin at within s would that is erty ar	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months  Ad compa ns, resp  ubject's ng with in the 1 d requir d require c occup nd not	13.1 % It prope It the su Real Ithe co Real Ithicory Ithi	bject property for the the list.  mparable sales for the yelist.  of the subject property  COMPARABLE Sonce Sale within 12  N/A  Auditor/Realist/MI  4/2017  sales The yely.  al market area, it were all areas. Due to the parter distances, large the sales yethere daughter.  estate. Most weight	ree year prior and co ALE #1 Mont S Subject the line e sale arger a This int is gi	Adj.  t, explair  rs prior t  or to the  mparable  hs  ect noi  eccessa  nited tu  s usec  adjustn  is typic  iven to	o the ef  date of  e sales  C  No Sa  N/A  Audito 4/201  r the C  urnove d are t nents cal for	fective date of this again sale of the comparate (report additional price) of the comparate (report additional price) of the comparable sale within 12 Moor/Realist/MLS of the comparables have been of similar home the most recent, and a less support this rural area. To comparable sale #1	opraisal.  or sales of #2  nths  in the sales in the sales in the sales of the most	n page 3 No S N/A Audi 4/20 I or be	3). COMPA Sale wi tor/Re 17 een tra for co ea, it w and c apprai ome is locate	RABLE SALE #3 ithin 12 Months	600
My research did did not research did did not research did did not research did did not research did not	not reveal any Diffice; MLS not reveal any Diffice; MLS and analysis of No S N/A Audit 4/20° istory of the si within the p proach accepted w than 6 mo comparable e on the p t is person	prior sales S-Cincin prior sale S-Cincin of the prior SI ale with tor/Real 17 ubject pro past 12  Due to when ap withs but le sales roperty al proper	es or trar nnati-D es or trar nnati-D r sale or JBJECT hin 36 I list/ML perty an month to the su ppraisin at within s would that is erty ar	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months  Ad compa ns, resp  ubject's ng with in the 1 d requir d require c occup nd not	13.1 % It prope It the su Real Ithe co Real Ithicory Ithi	bject property for the the list.  mparable sales for the yelist.  of the subject property  COMPARABLE Sonce Sale within 12  N/A  Auditor/Realist/MI  4/2017  sales The yely.  al market area, it were all areas. Due to the parter distances, large the sales yethere daughter.  estate. Most weight	ree year prior and co ALE #1 Mont S Subject the line e sale arger a This int is gi	Adj.  t, explair  rs prior t  or to the  mparable  hs  ect noi  eccessa  nited tu  s usec  adjustn  is typic  iven to	o the ef  date of  e sales  C  No Sa  N/A  Audito 4/201  r the C  urnove d are t nents cal for	fective date of this again sale of the comparate (report additional price) of the comparate (report additional price) of the comparable sale within 12 Moor/Realist/MLS of the comparables have been of similar home the most recent, and a less support this rural area. To comparable sale #1	opraisal.  or sales of #2  nths  in the sales in the sales in the sales of the most	n page 3 No S N/A Audi 4/20 I or be	3). COMPA Sale wi tor/Re 17 een tra for co ea, it w and c apprai ome is locate	RABLE SALE #3 ithin 12 Months	600
of Comparables  I  did  did not research and did  did not research and did  did not research and did  did  did  did  did  did  did	not reveal any Diffice; MLS not reveal any Diffice; MLS and analysis of No S N/A Audit 4/20^c story of the si within the p proach accepted v than 6 mo comparable e on the p t is person ject is also	prior sales S-Cincin prior sale S-Cincin fithe prior Stale with sor/Real 17 ubject pro past 12  Due to when ap	es or trannati-Des or trannati	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months  S  d compa ns, resp  ubject's ng with in the 1 d requit s occup nd not as a sn	13.1 % It prope It the su Real Ithe co Real Ithicory Ithi	bject property for the the list.  mparable sales for the yelist.  of the subject property  COMPARABLE Sonce Sale within 12  N/A  Auditor/Realist/MI  4/2017  sales The yely.  al market area, it were all areas. Due to the parter distances, large the sales yethere daughter.  estate. Most weight	ree year prior and co ALE #1 Mont S Subject the line e sale arger a This int is gi	Adj.  t, explair  rs prior t  or to the  mparable  hs  ect noi  eccessa  nited tu  s usec  adjustn  is typic  iven to	o the ef  date of  e sales  C  No Sa  N/A  Audito 4/201  r the C  urnove d are t nents cal for	fective date of this again sale of the comparate (report additional price) of the comparate (report additional price) of the comparable sale within 12 Moor/Realist/MLS of the comparables have been of similar home the most recent, and a less support this rural area. To comparable sale #1	opraisal.  or sales of #2  nths  in the sales in the sales in the sales of the most	n page 3 No S N/A Audi 4/20 I or be	3). COMPA Sale wi tor/Re 17 een tra for co ea, it w and c apprai ome is locate	RABLE SALE #3 ithin 12 Months	600
My research did did not research did did not research did did not research did did not research did not	not reveal any Diffice; MLS not reveal any Diffice; MLS and analysis of No S N/A Audit 4/20° story of the si within the p sproach accepted v than 6 mo comparable e on the p t is person ject is also	prior sale S-Cincin prior sale S-Cincin fithe prior St ale with for/Real prior/Real prior/Real prior/Real prior/Real prior/Real prior/Real prior/Real prior/Real	es or trannati-Des or trannations of the suppraising the suppr	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months  S  d compa ns, resp  ubject's ng with in the 1 d requit s occup nd not as a sn	is the suitable services and the suitable services servic	bject property for the the list.  mparable sales for the yelist.  of the subject property  COMPARABLE Sonce Sale within 12  N/A  Auditor/Realist/MI  4/2017  sales The yely.  al market area, it were all areas. Due to the parter distances, large the sales yethere daughter.  estate. Most weight	ree year price and confidence was need the limite sale and in the sale and in	Adj. t, explair rs prior t  or to the mparable hs ect nor eccessa nited tu s usec adjustn is typic iven to se of t	o the ef  date of  e sales  C  No Sa  N/A  Audito 4/201  r the C  urnove d are t nents cal for	fective date of this appeared of the comparate of the com	opraisal.  or sales of #2  nths  ve sold  in the sales in the most soortable  The modue to leason for sales of the module to leason for sales	n page 3 No S N/A Audi 4/20 I or be	gone is locate 2nd k	RABLE SALE #3 ithin 12 Months ialist/MLS insferred within imparable vas necessary closest sales ised value. The is not given any id closest to the ittchen.	600
My research did did not research did did not research did did not research did did not research did did did not research did did did not research did did did did did not research did did did did did not research did did did did not research did did did did did not research did did did did not research did did did did not research did did did did not research did did did did not research did did did did did not research did not source(s) did not research did not source(s) did not research did not not did not research did not did not research did not did not did not research did not	not reveal any Diffice; MLS not reveal any Diffice; MLS and analysis of No S N/A Audit 4/20² story of the s within the p proach accepted v than 6 mo comparable on the p t is person ject is also son Approach arison Appro	prior sale S-Cincin prior sale S-Cincin fithe prior St ale with cor/Real T7 ubject pro past 12  Due to when ap onths bu le sales roperty al prope being to pach \$	es or trannati-Des or trannati-Des or trannati-Dr sale or JBJECT hin 36 lest/ML his would that is erty an used a 22,000 122	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months  S  d compa ns, resp  ubject's ng with in the 1 d requir s occup nd not as a sn	13.1 % It prope It the su Real It the co Real It the co Real It this co Real I	state. Most weigh ay care which is less than 200 to the subject property for the the subject property.	ree year year prio and co ALE #1 Monti S Subject vas netthe lime sale arger a This int is giregal u	Adj. t, explair rs prior t  or to the mparable hs ect nor ecessa nited tus used adjustn is typic iven to se of t	o the ef	fective date of this appeared of the comparate (report additional price) and price (report additional price) and a less support this rural area, parable sale #1 price (price) and the report of the price (price) and the report of the price (price) and the report (price) and the r	opraisal.  or sales of #2  nths  in the sales in the most sales ortable  The module to leason for the module to leason fo	n page (in page (in page in pa	22.3 %  3).  COMPA Sale wi tor/Re 17 een tra  for co ea, it w and c apprai iome is locate 2nd k	RABLE SALE #3 ithin 12 Months ralist/MLS nsferred within  mparable vas necessary closest sales sed value. The s not given any d closest to the citchen.	600
My research did did not research and did did not research did did not research and did did not research did did did did not research did did did did did did did did did di	not reveal any Office; MLS not reveal any Office; MLS and analysis of No S N/A Audit 4/20² story of the s within the p oproach accepted v than 6 mo comparable on the p t is person ject is also con Approach arison Appro	prior sale S-Cincin prior sale S-Cincin fithe prior St ale with tor/Real 17 ubject pro past 12  Due to when ap onths bu le sales roperty al propo being to pach \$ 10 10 10 10 10 10 10 10 10 10 10 10 10	es or trannati-D es or trannati-D es or trannati-D r sale or JBJECT list/ML perty and month to the su popraisir at within swould that is erty an used a  22,000 122 Compa	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months  d compa ns, resp  ubject's ng with in the 1 d requir s occup nd not as a sn	is the su is Real the co is Real history is rura arable s pectives s rura arable s pectives aral discount of the control of th	states Due to state distances, la py there daughter. Pare daughter. Setates Most weigh ay care which is less cost Approach (if deves Analysis	ree year year prior and co ALE #1 Monti S Subject vas netthe linter sale arger a This int is giregal u eloped)	Adj. t, explair rs prior t  or to the mparable hs ect nor ecessa nited tus used adjustn is typic iven to se of t	o the ef  date of e sales N/A Audite 4/201 r the C arry to currnove d are the ents cal for complete of the pro-	fective date of this appears all of the comparate of the	opraisal.  or sales of sales o	n page (in page (in page 1) No Sin N/A Audi 4/20 I or be similar in page (if deve all buye)	3). COMPA Sale wi tor/Re 17 een tra for co ea, it w and c apprai	RABLE SALE #3 ithin 12 Months calist/MLS msferred within mparable vas necessary closest sales ised value. The is not given any id closest to the ditchen.  N/A d sellers in	
My research did did not research in did did did not research in did did did did did did did did did	not reveal any Diffice; MLS not reveal any Diffice; MLS and analysis of No S N/A Audit 4/20 Story of the s within the p sproach accepted v than 6 mo comparable e on the p t is person ject is also son Approach arison Appro	prior sales S-Cincin prior sales S-Cincin fithe prior St ale with cor/Real 17 ubject pro past 12  Due to when ap withs but le sales roperty al propri being to pach \$ 1 to the t Approx , the Inc	es or trar nnati-D es or trar nnati-D r sale or JBJECT list/ML perty an month the su ppraisir it within would that is erty ar used a  22,000 122 Compa ach ha come A	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months  d compa ns, resp  ubject's ng with in the 1 d requir s occup nd not as a sn  0 2,000 narable as not it Approa	is the sure in the sure is read a rable so pective so rura arable so pective so read e so pective so rura so pective so rura	state. Most weigh ay care which is least on the guideline. The eater distances, labely there daughter. Setate. Most weigh ay care which is least not been developed due to as not been developed and comparable sales.	ree year price and co ALE #1 Monte Ses Subject	Adj.  t, explair  rs prior t  or to the  mparable  hs  eccessa  nited tu  s used  adjustn  is typic  iven to  se of t	o the ef date of e sales N/A Audito 4/201 r the C arry to c arry to c arroved are t nents cal for comp he pro	fective date of this appears all of the comparate of the	opraisal.  or sales of #2  nths  in the sales in the most so ortable.  The module to leason for typical go the all appraisal.	n page ( No S N/A Audi 4/20 I or be similar final sobile h being for the (if deve	gone is locate 2nd keeps and depress and d	RABLE SALE #3 ithin 12 Months ithin 12 Months calist/MLS insferred within imparable vas necessary closest sales sed value. The is not given any id closest to the ittchen.  N/A d sellers in reciation. Due	600
My research did did not research in did did did not research in did did did did not did did did did did did did did did di	not reveal any Diffice; MLS not reveal any Diffice; MLS and analysis of No S N/A Audit 4/20 Story of the si within the p sproach accepted v than 6 mo comparable e on the p t is person ject is also son Approach sarison Appro on is given this area is",	prior sales S-Cincin prior sales S-Cincin fithe prior St ale with tor/Real 17 ubject pro past 12  Due to when ap which but le sales roperty al propri being to pach \$ 1 to the t Approx , the Inc ubject to	es or trar nnati-D es or trar nnati-D es or trar nnati-D r sale or JBJECT hin 36 I list/ML perty an month  the su ppraisir it withir would that is erty ar used a  22,000  122 Compraich had comple	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months  d compa ns, resp  ubject's ng with in the 1 d requir s occup nd not as a sn  0 2,000 narable as not b Approaetion per	is the sure in the sure is Real history  s rura arable s pective  s rura arable s pective  s rura arable de is Real de is	state. Most weigh any care which is least on the guideline. The eater distances, last on the guideline. The eater distances, last on the guideline. The eater distances, last on the guideline. The eater distances is an alysis Approach (if developed due to as not been developed and specifications of	ree year price and co ALE #1 Monte Ses Subject	Adj.  t, explair  rs prior t  or to the  mparable  hs  ect nor  ecessa  nited tu  s used  adjustn  is typic  iven to  se of t  \$  nce it r  ge and  and is  basis of	o the ef date of e sales N/A Audito 4/201 r the C urnoved are the nents cal for complete comp	fective date of this again sale of the comparate (report additional price comparate and within 12 Moor/Realist/MLS 7 Comparables have been a similar home the most recent, and a less support this rural area. Comparable sale #1 coperty and the recent and a less support this rural area. Comparable sale #1 coperty and the recent and a less support this rural area. Comparable sale #1 coperty and the recent and a less support this rural area. Comparable sale #1 coperty and the recent and a less support this rural area. Comparable sale #1 coperty and the recent	opraisal.  or sales of sales o	n page (in page (in page in pa	godes and deprements	RABLE SALE #3 ithin 12 Months ithin 12 Months calist/MLS msferred within imparable was necessary closest sales sed value. The s not given any d closest to the citchen.  N/A d sellers in reciation. Due have been	600
My research did did not research did did did not research did did did not research did did did not research did did not research did did not research did not did	not reveal any Diffice; MLS not reveal any Diffice; MLS and analysis of No S N/A Audit 4/202 story of the si within the p proach accepted v than 6 mo comparable e on the p t is person ject is also son Approach arison Appro on is given the Cost on this area is",  s following rej	prior sales S-Cincin prior sale S-Cincin of the prior Stale with cor/Real 17 ubject pro past 12  Due to when ap on the being of being of the prior stale with the prior past 12  Due to when ap on the sales roperty al proper being of the prior the the prior the the prior the pairs or a	es or trar nnati-D es or trar nnati-D es or trar nnati-D r sale or JBJECT nin 36 I list/ML perty an month  the su ppraisir it within would that is erty ar used a  22,000  122  Compa ach ha come A comple alteration	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months  d compa ns, resp  ubject's ng with in the 1 d requir s occup nd not as a sn  D  2,000 narable as not b  Approaetion perns on the	is the sure Real the coordinate of the sure Real the sur	state. Most weigh ay care which is least of the guideline. The eater distances, laby there daughter. Setate. Most weigh ay care which is least not been develos and specifications of a hypothetical of the subject property COMPARABLE S. No Sale within 12 N/A Auditor/Realist/MI 4/2017 sales The vely.	ree year prior and co ALE #1 Monto Ses. If no ALE #1 Monto Ses. Subject to the lime sale and it is given and it is given and coped on the londition oped on the londition ses. If no ses. If the analoged on the londition ses. If no s	Adj.  t, explair  rs prior t  or to the  mparable  hs  eccessa  nited tu  s used  adjustn  is typic  iven to  se of t  se and  and is  basis of  that the	o the ef date of e sales ONO Sa N/A Audito 4/201 r the O urnove d are the nents cal for comp he pro	fective date of this again sale of the comparate (report additional price comparate and a less supports and the results and a less supports and a less supports and the results and a less supports and a	opraisal.  or sales of #2  nths  in the sales in the sales in the most shortable.  The module to be be a sale in the module to be a sale.	n page (in page (in page in pa	godes and deprements	RABLE SALE #3 ithin 12 Months ithin 12 Months calist/MLS msferred within imparable was necessary closest sales sed value. The s not given any d closest to the citchen.  N/A d sellers in reciation. Due have been	600
My research  did  did not research  did  did not research  did  did not research  did  did not research  did  did  did  did  did  did  did  d	not reveal any Diffice; MLS not reveal any Diffice; MLS and analysis of No S N/A Audit 4/202 story of the si within the p proach accepted v than 6 mo comparable e on the p t is person ject is also son Approach arison Appro on is given the Cost on this area is",  s following rej	prior sales S-Cincin prior sale S-Cincin of the prior Stale with cor/Real 17 ubject pro past 12  Due to when ap on the being of being of the prior stale with the prior past 12  Due to when ap on the sales roperty al proper being of the prior the the prior the the prior the pairs or a	es or trar nnati-D es or trar nnati-D es or trar nnati-D r sale or JBJECT nin 36 I list/ML perty an month  the su ppraisir it within would that is erty ar used a  22,000  122  Compa ach ha come A comple alteration	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; transfer  Months  d compa ns, resp  ubject's ng with in the 1 d requir s occup nd not as a sn  D  2,000 narable as not b  Approaetion perns on the	is the sure Real the coordinate of the sure Real the sur	state. Most weigh ay care which is least of the guideline. The eater distances, laby there daughter. Setate. Most weigh ay care which is least not been develos and specifications of a hypothetical of the subject property COMPARABLE S. No Sale within 12 N/A Auditor/Realist/MI 4/2017 sales The vely.	ree year prior and co ALE #1 Monto Ses. If no ALE #1 Monto Ses. Subject to the lime sale and it is given and it is given and coped on the londition oped on the londition ses. If no ses. If the analoged on the londition ses. If no s	Adj.  t, explair  rs prior t  or to the  mparable  hs  eccessa  nited tu  s used  adjustn  is typic  iven to  se of t  se and  and is  basis of  that the	o the ef date of e sales ONO Sa N/A Audito 4/201 r the O urnove d are the nents cal for comp he pro	fective date of this again sale of the comparate (report additional price comparate and a less supports and the results and a less supports and a less supports and the results and a less supports and a	opraisal.  or sales of #2  nths  in the sales in the sales in the most shortable.  The module to be be a sale in the module to be a sale.	n page (in page (in page in pa	godes and deprements	RABLE SALE #3 ithin 12 Months ithin 12 Months calist/MLS msferred within imparable was necessary closest sales sed value. The s not given any d closest to the citchen.  N/A d sellers in reciation. Due have been	600
My research did did not research did did did not research did did did did not research did did did did did did did did did di	not reveal any Diffice; MLS not reveal any Diffice; MLS and analysis of No S N/A Audit 4/20 Story of the s within the p sproach accepted v than 6 mo comparable e on the p t is person ject is also son Approach arison Appro on is given this area is",	prior sales S-Cincin prior sale S-Cincin fithe prior SI ale with cor/Real 17 ubject pro past 12  Due to when ap onths bu le sales roperty al prope being to being to the tapproa the tapproa the line contraction of the i	es or trannati-Des or trannation and transperty and transperty and transperty and transperty and transperty are used a second of transperty and t	Adj. 1 e subject  nsfers of Dayton; nsfers of Dayton; rtransfer  Months  Months  d compa ns, resp  ubject's ng with in the 1 d require s occup nd not as a sn  D  2,000 earable as not I Approaction per ns on thumption  and ex	is the suitable support of the support of the suitable support of the support of the suitable support of the suitable support of the support	bject property for the the list.  mparable sales for the yolist.  of the subject property COMPARABLE S.  No Sale within 12  N/A  Auditor/Realist/MI  4/2017  sales The lists  Auditor/Realist/MI  4/2017  sales The list is a list of the yolist is a list of the subject property  conth guideline. The list is a list of the yolist is of a hypothetical of the yolist is of a hypothetical of the yolist is of the	ree year prior and co ALE #1 Month Ses Subject	Adj.  t, explair  rs prior t  or to the  mparable  hs  eccessa  nited tu  s usec  adjustn  is typic  iven to  se of t  shall  shall  perty, d	o the ef date of e sales No Sa N/A Audito 4/201 r the C dare telephone efflect diffic not a a hyp ne repa require	fective date of this appear and the comparate of the comparable of the comparate of the comp	opraisal.  or sales of #2  nths  in the sales in the most so ortable.  The module to leason for typical graph and appraisal.	n page 3 No S N/A Audi 4/20 I or be similar final sobile h being for the corue sal. improve comple	22.3 %  3).  COMPA Sale wi tor/Re 17 een tra  for co ea, it w and c apprai iome is locate 2nd k  eloped) sers and d depresents eted, or	RABLE SALE #3 ithin 12 Months alist/MLS nsferred within  mparable vas necessary closest sales sed value. The s not given any d closest to the citchen.  N/A d sellers in reciation. Due have been subject to the	

Case 1:17-bk-12377 Doc 9 Filed 06/30/17 Entered 06/30/17 09:31:37 Desc Main Document Page 5 of 15

File # 20170419

### Uniform Residential Appraisal Report

Chapter 13 Office Requirements:	
Current value of home during a normal marketing time is \$122,000.	
The subject original sale price and sale date is \$79,500 on 10-9-1996.	
County auditor value is \$151,300.  Market conditions for the subject have been effected by short sales and based on the subject has been effected by short sales and based on the subject has been effected by short sales and based on the subject has been effected by short sales and based on the subject has been effected by short sales and based on the subject has been effected by short sales and based on the subject has been effected by short sales and based on the subject has been effected by short sales and based on the subject has been effected by short sales and based on the subject has been effected by short sales and based on the subject has been effected by short sales and ba	ank award treet calca. The number of these types of calca has
impacted the market value of all homes in this area.	ank owned red sales. The number of these types of sales has
Form 1004 has been used per the Chapter 13 Office request.	
	(not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculation	
Support for the opinion of site value (summary of comparable land sales or other methods for esting	mating site value)  Land values were extracted from recent, similar
vacant land sales in this market.	
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE =\$ 20,000
Source of cost data	DWELLING
Quality rating from cost service Effective date of cost data	Sq.Ft. @ \$ =\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	=\$
The Cost Approach has not been developed due to the age and	Garage/Carport
difficulty in estimating the accrued depreciation.	Less Physical Functional External
	Depreciation =\$(
	Depreciated Cost of Improvements =\$
	"As-is" Value of Site Improvements =\$
	INDICATED VALUE BY COST APPROACH = \$
	E (not required by Fannie Mae)
Estimated Monthly Market Rent \$ N/A X Gross Rent Multiplier	N/A = \$ N/A Indicated Value by Income Approach
	come Approach was not completed due to a lack of rental data in this
market.	FOR PUDs (if applicable)
	No Unit type(s) Detached Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a	,,, <u> </u>
Legal Name of Project	and the first of the second second second second
Total number of phases Total number of units	Total number of units sold
Total number of units rented Total number of units for sale	Data source(s)
Was the project created by the conversion of existing building(s) into a PUD?  Yes	No If Yes, date of conversion.
Does the project contain any multi-dwelling units?  Yes No Data Source	If No describe the status of constitution
Are the units, common elements, and recreation facilities complete?  Yes No	If No, describe the status of completion.
Are the common elements leased to or by the Homeowners' Association?	No If Yes, describe the rental terms and options.
	·
Describe common elements and recreational facilities.	

### Uniform Residential Appraisal Report

File # 20170419

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Freddie Mac Form 70 March 2005 Page 4 of 6 Fannie Mae Form 1004 March 2005

### Uniform Residential Appraisal Report

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Freddie Mac Form 70 March 2005 Page 5 of 6 Fannie Mae Form 1004 March 2005

### Uniform Residential Appraisal Report

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER //	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature  Name Jeffrey Hunter  Company Name Hunters Appraisal Service	Signature Name Company Name
Company Address 8648 Old Kellogg Rd. Cincinnati, Ohio 45255	Company Address
Telephone Number 513-262-1472 Email Address hunterjeff@yahoo.com Date of Signature and Report 04/26/2017 Effective Date of Appraisal 4/25/2017 State Certification # 430334 or State License # or Other (describe) State # State OH Expiration Date of Certification or License 08/25/2017	Telephone Number Email Address Date of Signature State Certification # or State License # State Expiration Date of Certification or License  SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED  10038 State Route 775 Scottown, OH 45678 APPRAISED VALUE OF SUBJECT PROPERTY \$ 122,000 LENDER/CLIENT Name Nick Zingarelli Company Name Zingarelli Law Company Address 810 Sycamore St. 3rd Floor Cincinnati, Ohio 54202 Email Address nick@zingarellilaw.com	<ul> <li>□ Did not inspect subject property</li> <li>□ Did inspect exterior of subject property from street</li> <li>□ Date of Inspection</li> <li>□ Did inspect interior and exterior of subject property</li> <li>□ Date of Inspection</li> <li>COMPARABLE SALES</li> <li>□ Did not inspect exterior of comparable sales from street</li> <li>□ Did inspect exterior of comparable sales from street</li> <li>□ Date of Inspection</li> </ul>

Freddie Mac Form 70 March 2005

#### Case 1:17-bk-12377 Doc 9 Filed 06/30/17 Entered 06/30/17 09:31:37 Desc Main Page 9 of 15 Document

lemental Addendun

		Supplemental Audendum	TIIE IV	10. 20170419	
Borrower	N/A				
Property Address	10038 State Route 775				
City	Scottown	County Lawrence	State OH	Zip Code 45678	

#### **Intended User:**

Lender/Client

The Intended User of this appraisal report is Zingarelli Law. The Intended Use is to evaluate the property that is the subject of this appraisal for fair market value, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

#### **Purpose of the Appraisal:**

Zingarelli Law

The purpose of this report is to provide an "opinion of value" (estimated value) for the subject property, as described herein, as of the reported appraisal date. The estimated market value is based on ownership in fee simple estates.

For the purpose of this report, the effective date of the appraisal is, in fact, the date of inspection (as defined herein) and subsequently, the date of the value reported.

#### **Scope of the Assignment:**

The process which was involved to satisfactorily complete this assignment included, but was not necessarily limited to:

An interior and exterior inspection of the property and grounds.

A review of the public records covering the subject property to ascertain specific data pertaining to the property being appraised and to verify the existence, if any, of adverse easements or conditions which were readily disclosed to the appraiser.

The appraiser assumes no liability for the content of public records and makes no guarantees regarding their accuracy.

The market was then searched in an attempt to locate the best possible comparable sales (most similar to the property under appraisement) by use of public records, the local Multiple Listing Service, and/or PACE (a service that compiles all recorded sales and available information concerning the property).

NOTE: Ohio Privacy Laws Prevent Realtors from Providing Terms, Conditions and Other Matters Concerning Sales or Financing Concessions.

The comparable sales have amenities and appeal similar to the subject. Each was confirmed and closed at arms-length. Those used were considered to be the most reliable. Additional data is contained in the appraiser's files.

Appropriate adjustments were then made to the comparable sales based on abstracted market data. After applying the adjustments, the sales were then correlated for an indication of market value for the subject property.

#### **Additional Conditions of the Appraisal:**

A physical inspection has been made of the subject property, as defined herein. Any major deferred maintenance or items of concern have been identified accordingly. However, it should be noted that the appraiser is not a professional structural engineer, plumber, roofer, electrician, licensed environmental risk screener, infestation expert, nor a professional in other related construction fields. Thus, the appraiser makes no warranties or claims as to the condition of the mechanicals, roof, appliance, or overall structural integrity of the foundation, dwelling, or garage (as applicable).

#### **Adverse Environmental Conditions:**

This report and subsequent value are based on "no" hazardous conditions existing. The appraiser is not a qualified environmental or geological specialist, is not acting as an environmental or geological specialist, and is not conducting an environmental or geological assessment/inspection in regard to this summary report. The client is advised to retain the services of a professional environmental and/or geological specialist, if so desired. The presence of an hazardous substance could affect the value estimate herein reported. "Hazardous Substances" means, at any time (a) any "hazardous substance" as defined in 5101 (14) CERCLA (42U1S.C.S9601 (14)) or regulations promulgated thereunder; (b) any "solid waste", "hazardous waste", or "infectious waste", as such terms are defined in any other environmental law at such time; (c) petroleum products, asbestos, lead or lead-based paint/products, mold, urea-formaldehyde, chemical waste, radon gas, radioactive material, explosives, known carcinogens, petroleum products and by-products and other dangerous, toxic, or hazardous pollutants, contaminates, chemicals, materials or substances listed or identified in, or regulated by any environmental law; and (d) any additional substances or materials which at such time are classified or considered to be hazardous or toxic under any environmental law or public perception.

Borrower	N/A							
Property Address	10038 State Route 775							
City	Scottown	County	Lawrence	State	ОН	Zip Code	45678	
Landar/Cliant	Zingaralli Law							



### **Subject Front**

10038 State Route 775

Sales Price

Gross Living Area 2,296
Total Rooms 8
Total Bedrooms 3
Total Bathrooms 2

Location Windsor Twp.
View Similar Homes
Site 1.76 Acres
Quality Average
Age 51 Yrs.



**Subject Rear** 



**Subject Street** 

# Case 1:17-bk-12377 Doc 9 Filed 06/30/17 Entered 06/30/17 09:31:37 Desc Main Document Page 11 of 15 Subject Photo Page

Borrower	N/A				
Property Address	10038 State Route 775				
City	Scottown	County Lawrence	State OH	Zip Code 45678	
Lender/Client	Zingarelli Law				



### Subject Garage

10038 State Route 775

Sales Price

Gross Living Area 2,296
Total Rooms 8
Total Bedrooms 3
Total Bathrooms 2

Location Windsor Twp.
View Similar Homes
Site 1.76 Acres
Quality Average
Age 51 Yrs.



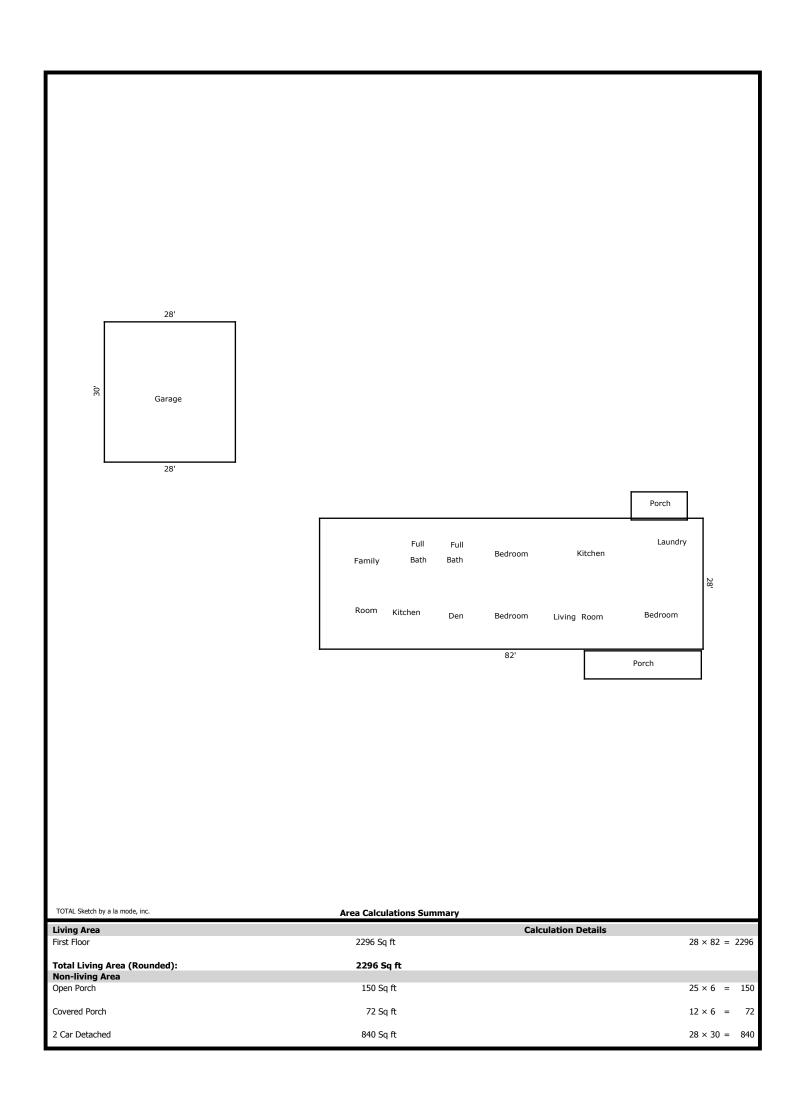
### **Subject Garage Rear**



### **Daughters Mobile Home**

# Case 1:17-bk-12377 Doc 9 Filed 06/30/17 Entered 06/30/17 09:31:37 Desc Main Document Page 12 of 15 **Building Sketch**

Borrower	N/A			
Property Address	10038 State Route 775			
City	Scottown	County Lawrence	State OH	Zip Code 45678
Lender/Client	Zingarelli Law			



## Case 1:17-bk-12377 Doc 9 Filed 06/30/17 Entered 06/30/17 09:31:37 Desc Main Document Page 13 of 15 Comparable Photo Page

Borrower	N/A				
Property Address	10038 State Route 775				
City	Scottown	County Lawrence	State OH	Zip Code 45678	
Landar/Cliant	Zingarelli Law				



#### Comparable 1

8615 State Route 7

Prox. to Subject 7.37 miles SE
Sales Price 117,000
Gross Living Area 1,571
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 2

Location Rome Twp.
View Similar Homes
Site 1.0 Acres
Quality Average
Age 51 Yrs./Similar



#### Comparable 2

1062 County Road 104

Prox. to Subject 7.53 miles SW Sales Price 125,000 Gross Living Area 1,900 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2

LocationUnion Twp.ViewSimilar HomesSite1.80 AcresQualityAverageAge52 Yrs./Similar



### Comparable 3

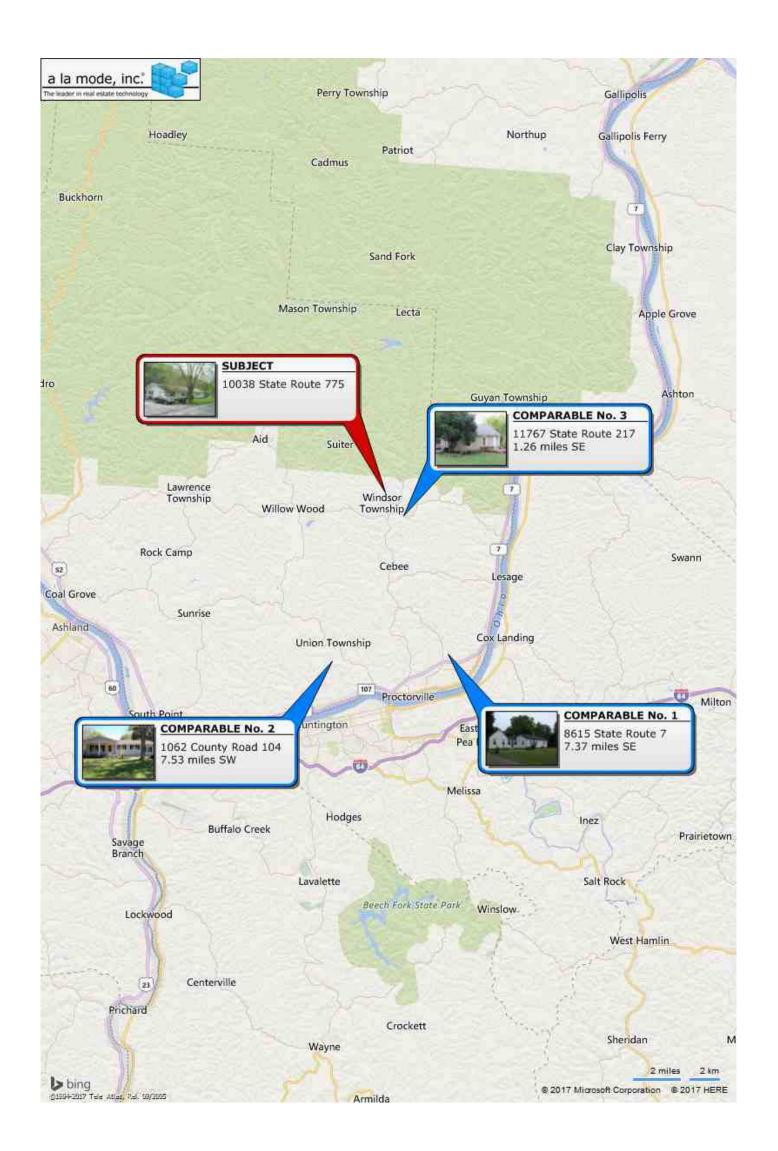
11767 State Route 217

Prox. to Subject 1.26 miles SE
Sales Price 115,000
Gross Living Area 982
Total Rooms 5
Total Bedrooms 2
Total Bathrooms 2

LocationWindsor Twp.ViewSimilar HomesSite2.5 AcresQualityAverageAge67 Yrs./Similar

## Case 1:17-bk-12377 Doc 9 Filed 06/30/17 Entered 06/30/17 09:31:37 Desc Main Document Page 14 of 15 **Location Map**

Borrower	N/A				
Property Address	10038 State Route 775				
City	Scottown	County Lawrence	State OH	Zip Code 45678	
Landar/Cliant	Zingarelli Law				



#### STATE OF OHIO DIVISION OF REAL ESTATE AND PROFESSIONAL LICENSING

AN APPRAISER LICENSE/CERTIFICATE has been issued under ORC Chapter 4763 to:

NAME: Jeffrey Alan Hunter
LIC/CERT NUMBER: 000430334
LIC LEVEL: Licensed Residential Real Estate Appraiser
CURRENT ISSUE DATE: 07/15/2016
EXPIRATION DATE: 08/25/2017
USPAP DUE DATE: 08/25/2018